INSURANCE
SWADESHI in INSURANCE is easy. INDIAN INSURANCE COMPANIES are ready with their service.

REGD. NO. B. 1068

The Bombay Chronicle

FOUNDED BY SIR PHIROZESHAH M. MEHTA IN 1913.

REGD. NO. B. 1068

PRICE: ONE ANNA

INSURANCE
Nothing can take the place of one's own country. ONE'S OWN INSURANCE COMPANIES are the BEST.

LIBRARY OF THE BOMBAY BRANCH OF THE ROYAL ASIATIC SOCIETY

VOL. XXIV NO. 47 BOMBAY: MONDAY, FEBRUARY 24, 1936 TWENTY PAGES

Soviet Warns Japan : Far East Menace

Protest Against Border Clashes

Mixed Commission To Settle All Frontier Disputes Suggested

MOSCOW CONCESSION TO AVERT TROUBLE

MOSCOW, February 23.

Grounds for hoping a relaxation of the tension in the Siberian-Manchukuoan frontier are provided by the decision of the Soviet in view of the Japanese objections not to insist on the inclusion of neutrals in the proposed Mixed Commission to determine the responsibility of the clash.

The Assistant Foreign Commissioner, M. Stomonyakov, in informing the Japanese Ambassador of this, simultaneously warned that the Soviet Government viewed the frequent border clashes with serious anxiety and as a menace to peace in the Far East and urged the desirability of another Mixed Commission to settle all frontier disputes between Manchukuo and Outer Mongolia.

The Ambassador undertook to transmit the suggestion to Tokio.—Reuter's Special.

LEAGUE AND INDIA

Plea For Co-Operation To Solve Economic And Social Problems

(From Our Correspondent.)

NEW DELHI, Feb. 23.

"I have been asked 'what does India get out of the League,' I may ask in return 'what does the League get out of India.' Said Mr. Pelt, a representative of the League of Nations now touring India, in an interesting broadcast message to-night. He suggested Indians should give up their commercial mentality of profit and loss account and judge the question from a higher level. India represents the oldest living civilisation which at times has given lead to the world. It was great Asoka who had said 'No more battles for me.' Old Sanskrit saying wishes the whole world to have happiness and prosperity. India has a stronger hatred of violence than any other country. The League too represented the same ideals and needed India's co-operation.

Mr. Pelt gave detailed accounts of the League's efforts to solve the economic and social problems which lay at the root of the world's trouble by introducing for the first time democratic relations between nations.

Finally, Mr. Pelt said if India's answer to the League's plea for co-operation was 'yes,' India would be considered a useful member of the international community. If her answer was 'no' the world get an impression that India wished to live in isolation. India made a large contribution to the League's finance, but it represented one anna per head of population every 15 years, and was one of the lowest contribution for the League. He invited an expression of Indian opinion which he promised to convey to Geneva.

CONGRESS VICTORY IN CHANDA Dt.

Majority Of Seats In Local Boards Captured

NAGPUR, Feb. 22

Elections to the Local Boards in Chanda District which came off last week, have resulted in a victory for the Congress.

Out of 57 seats, 40 have been captured by the Congress nominees.—United Press.

STOP PRESS

UNITY OF CHURCHES

(Special Cable)

ADDIS ABABA, Feb. 23.

Speeches emphasising the unity of all churches in Ethiopia, including Muslim and Christian in face of Italian invasion were delivered at a meeting attended by thousands of Muslims and Arabs, under the auspices of the Ethiopian Patriotic Society. Muslim, Arab and Coptic priests and chiefs addressed the meeting.

COLOGNE ARRESTS & CATHOLIC CHURCH.

(Special Cable)

COLOGNE, Feb. 23.

The Catholic Church would not actively protest against the recent arrests according to a letter read in Catholic churches by the order of the Archbishop.

The letter expresses the hope that the public would shortly learn the circumstances connected with the arrests from the court proceedings. It adds whatever the verdict the Catholic youth organisations have always stood in the front of the fight against Communism and Marxism, and have done everything to educate the youth to be good citizens.

EUROPEAN SETTLEMENT.

BERLIN, Feb. 23.

Any fresh proposals that Britain and/or France might bring forward for the European settlement will be welcomed by Germany, which presently is only doing the same as the other Powers, namely looking after her own defences—this is the gist of an article in Frankfurter Zeitung" which, it is understood, finds considerable sympathy in official quarters.—Reuter.

REFUGEES PASS INTO FRANCE

SAINT JEANDELUZ, Feb. 23.

The steady stream of refugee aristocrats from Spain continues to pass the frontier into France. The Sud express has been booked up a fortnight ahead. The Left ex-Minister Prieto is among those who re-entered Spain after his exile abroad.—Reuter.

MADRID IN HOLIDAY MOOD

MADRID, Feb. 23.

Various demonstrations are being held in honour of the Left victory, and the signing of the Amnesty; but the official celebration has been postponed until March 3, when the whole of Spain will rejoice over the new Government. Meanwhile a spirit of carnival holds sway. Streets are filled with singing and joyful demonstrators. Politics has been temporarily relegated to the background.—Reuter.

RELEASE OF SOCIALISTS

Delay In Carrying Out Promise Leads To Excitement

MADRID Feb. 22

Constitutional formalities are delaying the release of 30,000 Socialist prisoners for whose promised release their fellow members in the Left Parties have been clamouring. The release may not be effected till to-morrow or Monday. Meanwhile, though suspense is charging the populace with excitement, order is still preserved in the Capital and in Provinces.

The stream of refugees to France continues unabated, among them being ex-Prime Minister, Sr. Chapaprieta. They are allowed to take with them a maximum currency equivalent to £ 140.

According to refugee reports, feeling against the Right is very strong in Austrias where the Socialist rising in 1934 is alleged to have been put down with merciless severity.—Reuter.

RUGBY LEAGUE CUP SECOND ROUND

(SPECIAL CABLE.)

LONDON, Feb. 22.

The following are the results of the matches played in Rugby League Cup second round:—

Bradford 0; Wakefield 3; Hunslet 2; Salford 2; Hull 9; Liverpool 0; Halifax 2; Warrington 2; Huddersfield 8; York 2; Streatham and Mitcham 3; Leeds 13; Oldham 4; Wigan 15; Castleford 8, Leigh 0.

NEW JAPANESE DIET

Election Result Assures Continuance Of Present Regime

TOKIO, Feb. 22.

Final general election figures show that the Minseito Party, with liberal tendencies supporting the present non-party Government, secured 205 out of the 466 seats.

The Seiyukai Opposition Party secured 174 seats. It is Virtually certain that the Showaki and Kokumin Domei Parties, with 25 and 15 seats respectively, will co-operate with the Minseito thus assuring the Government led by Okada a clear majority in the new Diet.

A feature of the election was the unexpected success achieved by the Proletarian Party candidates of "the Social Mass" 18 of whom have been returned, in most cases at the head of the poll.—Reuter.

(In Foreign Affairs the policy of the Minseito Party is one of peace and conciliation. But as regards the Manchurian and Mongolian question, the party stands for their "fundamental and positive" settlement).

INSURANCE SUPPLEMENT
See Pages 10 To 16

SIR M. HAILEY'S 'UNDERTAKING'

Gadgil Recalls Ex-Home Member's Assurance Re: Cr. P. C. Amendment

NEW DELHI, Feb 22.

An undertaking by Sir Malcom Hailey, Home Member, in 1923 to consider the repeal of section 30 the Criminal Procedure Code is brought to light by Mr. N. V. Gadgil, Whip of the Congress Party in the Assembly, in the following statement to the Press:—

"In connection with Sardar Sant Singh's Bill to delete section 30 of the Criminal Procedure Code which was circulated for eliciting public opinion thereon, the Home Member does not appear to be right in saying that there was no public demand for the repeal of section 30. As a matter of fact as early as 1922 the Racial Distinctions Committee recommended by a majority the repeal of the section. When the Bill to amend the Criminal Procedure Code based on the recommendations of the Committee was under discussion, Sir Malcom Hailey, the then Home Member, gave an undertaking that the local Governments would be consulted and the question would be given due consideration by the Government. This was on February 19, 1923, exactly 13 years ago.

"I wanted this undertaking by the Home Member to be brought to the notice of the House but the debate had concluded before I could do so".—United Press.

No Definite Proposal Yet

Jinnah Faced With Two-fold Task

To Meet Governor Again And Also Sikhs To-day

LAHORE, Feb. 23.

Mr. Jinnah interviewed the Governor to-day and later lunched with His Excellency. It is understood he will interview His Excellency again, which is taken to mean that to-day's interview has been of a hopeful character. It is likely that other members of the Government will be present at to-morrow's interview.

Mr. Jinnah again met the local Muslim leaders this evening. Enquiries in Sikh and Muslim quarters show that no definite proposals have yet emerged from these conversations, and either community does not seem to know yet what line of negotiations Mr. Jinnah will take. The Muslim leaders concerned with the Shahidgunj agitation have by now placed before Mr. Jinnah their demands and the general terms, at the same time expressing willingness to abide by his decision.

JINNAH'S TWO-FOLD TASK.

Mr. Jinnah's task will be two-fold: Firstly, to negotiate with the Government to see how far the Muslim demands, as far as they concern Government, such as release of internees, restoration of securities forfeited from the Muslim press, etc., could be satisfied. Secondly, he will have to negotiate with Sikhs with regard to Shahidgunj, and this, in view of the failure of similar negotiations in the past, it seems, will present the greatest difficulty to Mr. Jinnah.

While the Sikhs do not seem to have agreed to open up this question, it is stated they expressed to Mr. Jinnah their earnest desire for the restoration of communal harmony. It is generally thought that some definite proposals may emerge at Mr. Jinnah's meeting with Sikhs to-morrow.—A.P.

CUT MOTIONS ON Rly. BUDGET DEMANDS

Workers' Grievances To Be Ventilated

NEW DELHI, Feb. 23.

With regard to the Railway Budget demands coming up for discussion in the Assembly, the "United Press" learns that the Congress Party will move their cut motion to raise the debate on the Railway General and Financial Policy to-morrow. On Tuesday, Mr. V. V. Giri will move a token cut to raise the issue of the Railway workers' grievances.

The Independent Party will initiate the debate on the need for amalgamation of Railways into four units, so as to effect economy in the expenses.

The Nationalist Party has not yet decided as to whether to move a cut motion relating to Third class passengers' grievances, stores purchase policy of Railways, etc.—United Press.

DELHI'S POLITICAL RENDEZVOUS

Congress Party's New Home

(From Our Correspondent.)

NEW DELHI, Feb. 23.

A battle for political discussions [illegible] with cl[illegible] has been found by the Congress Party when they occupied to-day 30 Firozshah Road, which has been bequeathed by the late Lala Diwanchand, salt contractor of Delhi, for the use of nationalist members of the Assembly. The offices of the Congress Party and the Federation of Indian Chambers of Commerce will be located there. Tennis and other amenities have been provided for and some members had games to-day.

It is understood that the bust of late Lala Dewanchand will be unveiled by Sir Abdur Rahim, President of the Assembly, at the premises in a few days.

FOR BETTER POSTAL SERVICE CONDITIONS

Mr. Giri Puts Case Before Director-General

(From Our Correspondent)

NEW DELHI, Feb. 22.

A conference was held at the Secretariat this morning between Mr. Bewoor, Director-General and Mr. Booth Deputy Director-General of Posts and Telegraphs department and about 20 representatives of the All-India Postal R.M.S. Union, Postmen's Union and Telegraphs Union. Mr. Bewoor welcomed the representatives desired to hear their views on the various issues arising out of the recommendations of the Pasricha Report.

Mr. Giri thanked the Director-General for the opportunity given to them and suggested that there should be a half yearly meeting between the representatives of the Postal workers on the one hand and the department on the other just as there are meetings between the Railwaymen's Federation and the Railway Board.

Further he expressed pleasure at the deficit being turned into surplus and so far the Postal department was concerned he hoped that conditions of services and workers would be improved.

Mr. Giri particularly stressed the desire expressed last year in the Assembly that there should be an increased amount of pensions for inferior and lower grade staff. There was a free and frank exchange of views and the conference lasted three hours.

M. V. V. GIRI

NEW DELHI, Feb. 23.

At a meeting of the Congress Party in the Assembly held at the Congress Club to-day, Mr. V. V. Giri was elected Member of the Executive Committee of the Party in place of the late Mr. Bardaloi.—United Press.

FINAL FORECAST OF C. P. COTTON CROP

NAGPUR, Feb. 22.

The final forecast on the cotton crop for the season 1935-36 for C. P. and Berar says that the provincial estimated outturn is 60 per cent of the normal or 6,57,400 bales.

The early withdrawal of monsoon and the absence of winter rain have further reduced the outturn of 'Kapas' by preventing the formation of late buds and bolls.—United Press.

Sir F. Noyce's Tactics To Weaken Opposition

Proposed Reduction Of Penalty From 13 To 6 Days

MODY SOUNDED ON PHONE: LABOUR AGAINST ANY PENALTY FOR LIGHTNING STRIKES

NEW DELHI, Feb. 23.

The latest development in the attempt to find a 'via media' over the clause in the Wages Payment Bill, penalising lightning strikes, is an invitation by Sir Frank Noyce, to Messrs. Joshi, Giri and the Party Leaders in the Legislative Assembly, to meet him to-morrow morning, to discuss the position. The Government have already given notice in the Council of State of an amendment deleting from the clause the words "implied by agreement." The questions as to whether penalty in respect of wages will be reduced from 13 to six days has been raised by the Hon. Mr. P. N. Sapru's amendment in the Council of State.

It is understood Sir Frank Noyce would ascertain the extent to which such an amendment would remove or minimise the opposition of Labour members in the Assembly, if the Government accepted such a compromise.

It is understood an attempt was made, to-day, to ascertain Sir H. P. Mody's opinion by telephoning him to Bombay. Various Labour unions have already telegraphed their views on the subject, in order to secure amendment of the Bill by the Council of State. The Labour view is opposed in principle to any penalty for lightning strikes. It remains to be seen if to-morrow's discussions would yield a compromise.—A.P.

'MILLTAS' MOBILISE FOR CONFERENCE

Support For Bakhale Bill

(From A Correspondent.)

AHMEDABAD, Feb. 21.

Under the auspices of Gumasta Mandal a public meeting was held in Manek Chawk where Sjts. Jadhavji, Chokshi, Kushalchand and Thakker Pandya spoke at length on the grievances of the Gumastas in Ahmedabad. The shop-assistants had to work from morn till night. They hardly get any holidays. They were debarred from enjoying any sick leave. The speakers explained the provisions of the Bakhale Bill and explained some possible amendments on the Bill. It was pointed out that even if the Bill was passed, it would remain a dead letter if the Gumastas themselves were not prepared to have their grievances redressed.

The speakers exhorted the Gumastas to enrol themselves as members of their Mandal and make the conference a success.

A week is being celebrated as the preliminary step to the Conference.

NEGRO DELEGATION SEES MAHATMA

(From Our Correspondent)

SURAT, Feb 22.

The Negro delegation from America interviewed Mahatma Gandhi yesterday at Bardoli at 9-30 a. m. They had discussions on various subjects including non-violence, Negro problem in America, problem of backward tribes in India etc.

Mahatma Gandhi left Bardoli for Wardha to-day at 10 a. m. During his two days' stay he took complete rest in a specially prepared hut. He did not attend any public function, but people from distant villages thronged in hundreds at the prayer-time to have his 'darshan'.

Sardar Vallabhbhai Patel had a crowded programme in Bardoli Taluka during these two days and addressed public meetings at Bardoli, Varad, Haripura, Babla, Vedchhi and Vaniser villages.

GANDHI SEVA SANGH MEETING AT SAOLI

Mahatma & Sardar Patel To Attend

NAGPUR, Feb. 22.

In connection with the meeting of the Gandhi Seva Sangh at Saoli, District Chanda from February 29 to March 6, arrangements are in full swing.

An exhibition of village industries products will be held. A meeting of the All-India Spinners' Association will also be held there.

Enquiries made by the "United Press" show that Mahatma Gandhi is definitely attending the meeting of the Seva Sangh. Pandit Jawaharlal Nehru, if he arrives in India before that time, is expected to attend the meeting.

The Chanda Municipality has resolved to present a civic address to Sardar Vallabhbhai Patel when he goes to Saoli for attending the meeting of the Gandhi Seva Sangh. Sardar Patel will then unveil a portrait of the late Mr. Abhyanker at Town Hall.—United Press.

The Combined Annual General Meeting of the St. John Ambulance Association, Indian Council, and the Indian Red Cross Society will be held at "The Viceroy's House", New Delhi, on Wednesday (25th March) at 4-45 p. m.

TABULATED ADLETS
ONE Anna Per Word
Minimum Re. 1.

SMALL ADVERTISEMENTS are inserted in these columns on cash payment and are charged at the rate of ONE ANNA per word. Minimum charge is fixed at Re. 1 for 16 words. Abbreviations and numbers (up to 10 figures) are to be counted as complete words.

ADVERTISEMENTS OF PRIVATE NATURE are inserted with Box Numbers and in such cases the six words—"Box No..... The "Bombay Chronicle"—must be paid for. The Management reserves to themselves the right of refusing any advertisement without giving ANY reason for doing so

BLOCK-LETTERED OR TYPEWRITTEN Advertisements will ensure correct insertions; otherwise no responsibility for any mistake will be accepted by the Management. Unclaimed replies to the Advertisements are destroyed after about a month.

REPLIES TO THE ADVERTISEMENTS should be addressed carefully as under:—"Box No..... The Advertisement Department, The "Bombay Chronicle," Red Building, Parsi Bazaar Street, BOMBAY. To avoid mistakes the Box Number should be written distinctly.

9. SITUATIONS VACANT.

One Wolsely Four Seater 1928 Model for Sale. In good condition. Offers invited. Can be seen at Satya Mill, Ltd., Delisle Road, Bombay No. 13. (5664)

Unsolicited Testimonials from Appointed Candidates through Agency are sufficient proof for all seeking Employment for valuable assistance. Apply Royal Service Agency, 369-371, Hornby Road, 3rd floor, Nanabhai Lane Corner. (5668)

Wanted—Canvassers for Silk and cotton carpets. Attractive designs. Apply: United Agencies, 546, Shukrawar, Poona City. (5667)

Applications are invited for post of Honorary Obstetrician and Gynaecologist, male or female, monthly Honorarium Rs. 150, in Vadilal Sarabhai and Chinai Maternity Hospital, Ahmedabad, reaching Chairman, Hospital Board, before 8th March, 1936. Those possessing F. R. C. S. (Eng.), or (Edinborough specialised in Midwifery and Gynaecology) or M.D. (Bombay similarly specialised) need apply, with copies of recent testimonials, stating age, experience, appointments held. Appointment will be for not less than one year's probation subject to continuation for further period as Board may decide. Services liable to be terminated by two months' notice on either side. (2675)

Required for Aden one clever pressman knowing work on Treddle Machine with experience of numbering machine. Apply Box No. 5640, "Bombay Chronicle".

Wanted Influential Ladies and Gentlemen to work as Organisers for a leading life insurance Co. Apply Box No. 5646, "Bombay Chronicle."

Wanted Lady doctor and nurses, experience for Janoohassan's Maternity Hospital, Dhoraji. Apply with testimonials, Janoohassan, 74/80, Chakla Street, Bombay. (5653)

Wanted—Energetic Youngmen for the sale of easy Industrial Insurance schemes on a salary of Rs. 45 to Rs. 200 per mensem according to qualifications. Write for particulars to the National Home Assurance Co., Ltd., 10, Chamberlain Road, Lahore. (5649).

Wanted—Hindu Lady Doctor, M.B. B.S., for Hindu Nirashrit Fund Maternity Home. Write immediately with pay and testimonials. Honorary Secretary, Balaji Road, Surat. (5648).

Wanted Trained and Untrained actors and actresses for Film Coy., Salary according to qualifications. Royal Service Bureau, Meerut. 5638

10. SITUATIONS WANTED.

Wanted any employment by a technical with long experience particularly in manufacturing Heralds, Reeds. Apply Box No. 5643, "Bombay Chronicle."

44. MEDICAL.

Students! Lucky News!! Afraid to face examination? Nervousness owing to worry and overwork? I will help you as I helped several to attain brilliant success. Take a dose of "Lucky chap" before each paper. Memory, brain self-confidence, restored rejuvenated This Miracle-working medicine is fruit of long experience. Order immediately four dose bottle to ensure brilliant success. Re. 1-8 payable in advance for registered parcel. Dr. R. B. Gogate, Chalisgaon, East Khandesh. (5666)

56. EDUCATIONAL.

Appear Cambridge July Examination and save time. If Bombay preliminary cannot be passed, better appear Senior Cambridge. Apply Senior Cambridge Institute, 379, Lamington Road. (1775).

69. LOANS & MORTGAGES.

Study Elastic Small-Loans-Plan for Emergency Requirements. Consult the Dwarkabai Memorial Savings and Loans Office, Nowroji Street, Thakurdwar. (5524).

73 AGENTS WANTED

WANTED INFLUENTIAL AGENTS to sell "Bombay Sentinel" Daily Edition particularly at the following places:—

Balsar	Broach	Baroda
Borivli	Bhusaval	Dahod
Deolali	Dhond	Daman
Dhanu Road	Golvad	Karjat
Kasara	Lonavla	Manmad
Matheran	Neral	Navsari
Nasik	Sholapur	Virar

Write for terms and conditions to the Manager, the "Bombay Sentinel," Red House, Parsee Bazaar Street, Fort.

73. AGENTS WANTED.

Wanted—Capable Agents to push shares of a glass factory on suitable commission. Crystal Glass Works, Ltd., Calcutta. (5634).

Wanted Influential, Diligent Travelling Agent to secure Commission Business. Terms moderate. Apply Box No. 5647, "Bombay Chronicle."

121. DAILY WANTS.

Tea—Expert in Tea Business with 47 years' experience is open to engagement or a representation, specially of Nilgiri and Travancore Tea. Apply Jamshetji Warden, Glass Bungalow, Chikkalwadi, Bombay.

Public Notices

GOVERNMENT Announcements, Legal and Public Notifications are published in these columns at the following rates:—

	Per column inch Per insertion.
1st Insertion	Rs. 7-8-0
2nd Insertion	Rs. 5-8-0
3rd Insertion	Rs. 4-8-0
4th and Subsequent Insertions	Rs. 3-8-0

Mofussil Advertisers are requested to send remittances in advance and state clearly whether they wish to insert their advertisements in these columns or in the Classified.

THE PRABHAT INSURANCE CO., LTD., BOMBAY

Have been shifting their Office from Ismail Building, Hornby Road, Fort, Bombay to REAY HOUSE, 1st Floor, Hornby Road, Opp. Lloyds Bank, Fort, Bombay with effect from 24th February, 1936.

2705

GENUINE ENGLISH.
CROOKES GLARE GLASSES
in Tropic-proof frames
Rs. 7-8 per pair.
LAWRENCE & MAYO LTD.
274, Hornby Road, Bombay.

Legal Notices

IN THE COURT OF SMALL CAUSES AT BOMBAY

(Suit No. 4393 of 1936.)

JEHANGIR H. CHIKLIWALA.... ..... Plaintiff.

Vs.

(1) Dr. K. K. DADACHANJI, Secretary, Bombay Medical Journal, (2) Dr. J. E. SPENCER, President; (3) Dr. SORAB J. POPAT, Hon. Secretary on behalf of themselves and all other members of the Bombay Medical Union..... ..... Defendants.

Pursuant to the provisions of O.I. R. 8, of the Code of Civil Procedure, 1908, notice is hereby given that the plaintiff abovenamed has instituted the above suit in this Court on the 10th February, 1936, against the defendants abovenamed on behalf of themselves and all other members of the Bombay Medical Union praying:—

(a) For a sum of Rs. 638/- being commission at the rate of 25 per cent. due by defendants to plaintiff for canvassing advertisements for defendants' Journal known as "Bombay Medical Journal" from April, 1932, to March, 1935. .... Rs. 638-0-0

(b) For costs of the above suit.

And the hearing of the above suit has been fixed for Monday the 9th day of March, 1936.

Dated this 20th day of February, 1936.

M. R. JAYAKAR, Registrar.

Mr. H. B. LASKARI, Advocate for the plaintiff.

2699

HIGH COURT OF BOMBAY

INSOLVENCY NO. 118 OF 1936

Re: DATTATRAYA VINAYEK KHANDALEKAR, of Malvan Hindu Inhabitant a Merchant and now in the Civil Jail at Arthur Road, Bombay being prisoner No. 410 ..... A Debtor.

Ex parte: DATTATRAYA WASUDEO WAGH and Others ..... Petitioning Creditors.

On the 18th day of February, 1936 an order was made by the High Court of Judicature at Bombay in its Insolvency Jurisdiction adjudging the abovenamed Debtor an Insolvent.

Dated this 18th day of February, 1936.

S. J. RAHIMTOOLA, Offg. Insolvency Registrar.

2701

Public Notices

BOMBAY MUNICIPAL CORPORATION

An ORDINARY MONTHLY MEETING of the Corporation will be held in the Municipal Office on MONDAY, the 2nd March, 1936 at 3 P.M. (Bombay Time), for the consideration of the following business:—

1-2. (a) Letters from the Municipal Secretary—Reporting the names of Councillors who retire from the (1) Standing Committee and (2) Improvements Committee on 1st April 1936; and (b) Election of six members on each of the two Committees.

3. (a) Letter from the Secretary, Schools Committee—Reporting the names of Councillor and non-Councillor members of the Committee who retire on 1st April 1936; (b) and (c) Election of six Councillor and two non-Councillor members on the Committee.

4. (a) Letter from the President, Acworth Leper Home—Requesting the Corporation to elect five members on the Managing Board of the Home for the year 1936-37; and (b) Election of five members on the Board.

5. Interpellations.

6-12. Letters from the authorities of the (6) Salvation Army Women's Industrial Home; (7) Urdu Library and Free Reading Room at Madanpura; (8) Bai Bachubai Kanji Kursondas Charitable Dispensary; (9) Mahila Seva Mandal Industrial School, Parel; (10) Free Reading Room and Travelling Library at Parel; (11) Prince of Wales Museum of Western India; and (12) Victoria Jubilee Technical Institute— Forwarding the Annual Reports, etc. of their respective institutions.

Resolutions of the Standing Committee—

13. Regarding a contract to be entered into with Mr. Enus Kondaji for the supply of road metal for three years.

14. Regarding a contract to be entered into with the B. E. S. & T. Co., Ltd., for the supply of electric energy for two years for the Matunga Sewage Pumping Station Plant.

15. Regarding the renewal of the contract with the Bombay Gas Co., Ltd., for lighting and maintaining gas lamps in the Municipal Markets, etc.

16. Regarding the grant of a Duty Allowance to a Sub-Engineer in the Mechanical Department.

17. Regarding the creation of an Inspector's post in the Construction Section of the Architectural Branch.

18. Forwarding a return showing the enforcement or otherwise of sanctions obtained for the removal of unauthorized works.

19. Reporting a transfer of funds sanctioned for the purchase of a Todd Protectograph chequewriter.

20. Regarding payments to be made in 1936-37 out of unexpended balances of certain grants.

21. Statements of Budget Transfers sanctioned finally by the Committee.

Schools Committee's Letters—

22. Forwarding quarterly report of the progress of Free and Compulsory Education in F and G Wards.

23. Forwarding the annual statement showing the attendance of members at meetings of the Committee and its Sub-Committees.

24. Regarding the question of allowing certain teachers the old grade of their post after re-employment.

25. Regarding the proposed revised curriculum of studies for Primary Education.

26. Applying for an additional grant for giving aid to a scheme of adult education.

27. Reporting the action taken to redress the grievances of certain relieving teachers.

Letters from the Commissioner—

28. Forwarding the Executive Health Officer's Report for the fourth quarter of 1935.

29. Forwarding the Analytical and Bacteriological Reports on the Bombay Water Supplies.

30. Forwarding a list showing the breeding places of Malaria carrier mosquitoes detected in January 1936.

31. Regarding the extension of the building period in respect of the lease of a plot in the Dadar-Matunga Estate.

32. Forwarding a copy of a notification regarding the election of Dr. G. R. A. Shaikh, B.Sc., M.B.B.S., and Mr. M. S. Maniar as Municipal Councillors.

33. Reporting on an application for gratuity in respect of the service of a scavenging woman.

Government Letters—

34. Thanking the Corporation for their condolence Resolution on the death of His late Majesty the King-Emperor.

35. Regarding the Corporation's representation for grant-in-aid in respect of Hindi, etc., Schools.

36. Letter from the Municipal Secretary—Regarding the appointment of the Municipal Auditors for the year 1936-37.

Reports of the Committees of the Corporation—

37. Regarding the question of investigating causes of deficient water supply in the City.

38. Regarding the transfer of beds in the Children's Ward at the K.E.M. Hospital to the Bai Jerbai Wadia Hospital for Children.

39. Regarding the provision of a plot of land in the vicinity of the Hindu Burning and Burial grounds at Queen's Road for the Depressed Classes.

40. Regarding the amendment of the City of Bombay Police Act in the matter of the recovery of the Riot Tax.

41. Confirmation of the Special Committees' proceedings.

42. Schools Committee's letters —Forwarding printed copies of the Committee's proceedings.

Notices of Motions—

43-45. From Mr. K. G. Tambe —For obtaining reports from the Commissioner on the desirability of (43) permitting the construction of sanitary accommodation for the use of servants on the compulsory open spaces of plots in the Dadar-Matunga Estate; (44) paving foot-paths in the Dadar-Matunga Estate with Shahabad stones; and (45) constructing public conveniences in the Hindu Colony at Dadar.

46. From Mr. Yusuf J. Meherally, seconded by Mr. M. R. Masani—Regarding the grant of leave to those Municipal employees who are not amenable to Municipal Service Regulations.

47. From Dr. J. N. Choksy— For obtaining a report from the Commissioner regarding the height of a building at the junction of Kalbadevi Road and Shaikh Memon Street.

48. From Mr. Gordhandas G. Morarji, seconded by Mr. Jamnadas M. Mehta—For obtaining a report from the Medical Relief, etc., Committee regarding the disposal of refuse of the City.

49. From Mr. Mathooradas Tricamjee—For obtaining a report from the Law, etc., Committee regarding the advisability of laying down a rule in the matter of naming streets, etc., in the City.

50-52. From Mr. B. G. Parelkar—For (50-51) requesting the Commissioner to (50) arrange for an inspection of all the Municipal lakes by the Corporation once in every three years; (51) report on the feasibility of selling firewood at scheduled rates to the funeral parties at Bhoiwada Sewri Hindu Cemetery; and (52) requesting the Commissioner of Police to stop gambling by slot machines in various hotels in the City.

53. From Mr. K. H. Goregaoker—Regarding the extension of tram lines from C. P. Tank Terminus to Sandhurst Road Terminus via Vithalbhai Patel Road.

54. From Mr. B. G. Parelkar— Regarding the inconvenience caused to passengers at the G.I.P. Railway Parel Station by a barricade on the foot over-bridge thereat, etc.

55. From Mr. Khushal T. Shah seconded by Dr. J. N. Choksy— Regarding the desirability of starting a Municipal newspaper.

56. From Dr. Dadiba N. Saher —Regarding the hardship caused to hospitals and dispensaries by the withdrawal of the concession of supplying water at a compounded rate.

57-58. From Mr. P. W. Wagh— For inviting the Commissioner's attention to the (57) broken up condition of a cross road at the northern end of Lady Jamshedji Road; and (58) inconvenience caused to the public owing to the absence of a public convenience along DeLisle Road.

59. From Capt. Jos. Alban D'Souza, I.M.S.,—For requesting the Works Committee to expedite their report regarding the extension of the Municipal Head Office building.

By Order of His Worship the Mayor,

D. V. NADKARNI, Municipal Secretary.

Municipal Corporation Office, Bombay, 22nd February, 1936.

(2706)

Legal Notices

HIGH COURT OF BOMBAY

INSOLVENCY NO. 67 OF 1936

Re: PANDIT GANGARAM SHARMA, of Khar, Hindu Inhabitant, carried on business and worked for gain in Fort in Bombay ..... A Debtor.

Ex parte: SHAMALDAS PURSHOTUM ..... Petitioning Creditor.

On the 18th day of February, 1936, an order was made by the High Court of Judicature at Bombay in its Insolvency Jurisdiction adjudging the abovenamed Debtor an Insolvent.

Dated this 18th day of February, 1936.

S. J. RAHIMTOOLA, Offg. Insolvency Registrar.

2700

Legal Notices

IN THE HIGH COURT OF JUDICATURE AT BOMBAY

ORDINARY ORIGINAL CIVIL JURISDICTION

Suit No. 135 of 1936

BEHRAMJI CAWASJEE ENGINEER, of Bombay Parsee, residing at 83 Marine Lines, without the Fort of Bombay, for himself and all other creditors of Manekji Muncherji Bottlewalla deceased ..... Plaintiff.

v/s.

(1) Mrs. DHUNBAI MANEKJI BOTTLEWALLA, (2) ROSHAN MINOCHER GANDHI, (3) ALANMAI CAWASHA LALKAKA, and (4) Miss PERIN MANEKJI BOTTLEWALLA, all of Bandra Parsees, residing at Bandra ..... Defendants.

To The Creditors of Manekji Muncherji Bottlewalla, deceased.

Sirs,

PURSUANT to the Order made by the Hon'ble Mr. Justice Blackwell on the 24th day of January, 1936, Notice is hereby given under Order 1, rule 8, of the Code of Civil Procedure that this suit has been filed in this Hon'ble Court by the abovenamed plaintiff on behalf of himself and all other creditors of Manekji Muncherji Bottlewalla deceased for the following reliefs:—

(a) that the defendants to the extent of the assets of the deceased which have or might come to their hands may be ordered to pay to the plaintiff the sum of Rs. 1,307-8-0 and interest thereon at 6 per cent per annum from the 3rd day of October 1935 till judgment, costs of the suit and interest on judgment at 6 per cent per annum till payment;

(b) that it may be declared that the balance due to the said deceased at foot of his account with the Imperial Bank of India, Bombay is impressed with a trust in favour of the plaintiff and is charged with payment to the plaintiff of the aforesaid amount;

(c) that the estate of the said deceased may be administered by and under the directions of this Hon'ble Court;

(d) that a fit and proper person may be appointed Receiver of the estate of the said deceased including the said policy moneys and of the balance of about Rs. 800/- to the credit of the said deceased in his account with the said Imperial Bank of India, Bombay with power inter alia to recover the said estate including the said policy moneys and also the balance due to the said deceased at foot of his said account with the Imperial Bank of India, Bombay and to hand over the said balance to the plaintiff in part satisfaction of the decree;

(e) for an interim Receiver in terms of prayer; (d);

(f) that the said defendants may be restrained by an order and injunction of this Hon'ble Court from recovering any part of the estate of the said deceased or dealing with it in any way;

(g) for an interim injunction in terms of prayer; (f);

(h) for such further and other relief as the nature of the case may require.

AND TAKE FURTHER NOTICE that the hearing of this suit has been fixed for the 4th day of March, 1936.

Dated this 19th day of February, 1936.

R. B. PATEL, Prothonotary and Senior Master.

Messrs. GOLWALLA & CO., Plaintiff's Attorneys.

2695

HIGH COURT OF BOMBAY

INSOLVENCY NO. 122 OF 1936

Re: Messrs. NARAINDAS DAULATRAM, a firm, till recently carrying on business as Commission Agents and Pakka Adatias at Shri Nathji Building, Barbhai Moholla, Bombay ..... Debtors.

Ex parte: Messrs. HARIDAS MOHTA, a firm and Others ..... Petitioning Creditors.

On the 19th day of February, 1936, an order was made by the High Court of Judicature at Bombay in its Insolvency Jurisdiction adjudging the abovenamed Debtors Insolvents.

Dated this 19th day of February, 1936.

S. J. RAHIMTOOLA, Offg. Insolvency Registrar.

2702

Legal Notices

NOTICE

IN THE HIGH COURT OF JUDICATURE AT BOMBAY

ORDINARY ORIGINAL CIVIL JURISDICTION

In the matter of the INDIAN COMPANIES ACT 1913
and
In the matter of the MADHOWJI DHARAMSI MFG. CO., LTD.

THE MADHOWJI DHARAMSI MFG. CO., Limited, having its registered office at Foras Road, Bombay ..... Petitioner

NOTICE IS HEREBY GIVEN, that the Petition presented to the High Court of Judicature at Bombay on the 20th day of February, 1936, for confirming the reduction of capital of the above-named Company from Rs. 21,75,000/- divided into 15,000 ordinary shares of Rs. 100/- each and 2700 Preference Shares of Rs. 250/- each of which the issued capital consists of Rs. 20,25,000/- divided into 13,500 Ordinary Shares of Rs. 100/- each and 2700 Preference Shares of Rs. 250/- each to Rs 1,75,500 divided into 35,100 Deferred Shares of Rs. 5/- each, and for sanctioning the scheme of re-organisation embodied in the resolutions passed at the Extraordinary General Meeting of the Company held on the 23rd day of January, 1936 and confirmed as special resolutions at the Extraordinary General Meeting of the Company held on the 10th day of February, 1936, and set out in paragraph 13 of Petition is directed to be heard before the Hon'ble the Sitting Judge in Chambers on the 13th day of March 1936.

Any creditor or shareholder of the Company desiring to oppose the making of an order for the reduction of the capital of the Company under the above Act or for sanctioning the said scheme of re-organisation should appear at the time of the hearing by himself or Counsel for the purpose.

A copy of the Petition will be furnished to any creditor or shareholder of the Company requiring the same by the undersigned on payment of the regulated charges for the same.

Dated this 20th day of February 1936

PAYNE & CO., Attorneys for the Company. Mercantile Bank Building, Esplanade Road, Bombay.

2694

YOU CAN WIN ONE OF THE
CASH PRIZES
Rs. 75, 50, 25, and others
By suggesting the appropriate Hindustani Title for the much-discussed, Delightful comedy of a Hindu Couple.
"MIYAN BIBI"
OR
"ALWAYS TELL YOUR WIFE"
For particulars of the Prize Scheme see to-day's "Hindustan" (Gujarati daily).
See the above film with the Thrilling Drama.
"MOTHER"
Depicting a Courtesan's supreme sacrifice to save her child from the dreaded heritage of her own tainted life.
DEVIKA RANI
IN BOMBAY TALKIES' DOUBLE PROGRAMME
4th WEEK
IMPERIAL
DAILY: 5-30, 8 and 10-30.

PLAZA
TO-NIGHT 6-30 & 9-45 P.M.
THRILLING ADVENTUROUS DRAMA
"COUNT OF MONTE CRISTO"
"COUNT OF MONTE CRISTO"
AN UNITED ARTISTS' SUPER.

Digitized with financial assistance from the Government of Maharashtra on 17 April, 2017

Rly. Demands Grant Programme Fixed

Congress Party Gets Day And Half For Cuts

It Will Move Censure Motion On Financial Policy

NEW DELHI, Feb. 23

Sir Abdur Rahim, President of the Legislative Assembly, called to tea this afternoon Party leaders, when a programme for discussion on the Railway demands grants was informally settled. Those present were Sir N. N. Sircar, Sir Mohd. Zafrulla, Messrs. Spence, Desai, Aney, Sir Leslie Hudson, Sir Cowasji Jehangir, Messrs. Abdul Matin Chaudhary, Satyamurthi, Joshi and Rafi.

After discussion it was agreed that the Congress Party should get the whole of Monday and half of Tuesday for their cuts, the Nationalist Party half day, the Independents one day, the European Group half day, and the Unattached half day. At the request of Mr. Joshi both the Congress and the Independent parties agreed to surrender 45 minutes each from their time, to enable Mr. Giri to move a cut motion on Railwaymen's grievances. Messrs Joshi and Gidney will participate in the discussion.

The European Group will move a cut, urging the creation of a ministry for communication. The Independent Party will urge amalgamation of railways. The Nationalists will raise the question of redressing grievances of third-class passengers, and the Congress will move a censure on the Railways' financial policy, and will ask for retrenchment down to the level of earning. It is possible that the Congress may take up another cut if there is time.—A.P.

Did Pioneer Work In Field Of Commercial Education

Tribute To Davar's College By Mr. Chandavarkar On Annual Day

The Davar College of Commerce, the oldest institution to impart commercial education in India celebrated its Annual College Day on Saturday with eclat, as it completed its 35th anniversary recently. The C. J. Hall was filled to its utmost capacity by the students, their parents and guardians and friends of the college. Mr. V. N. Chandavarkar presided, while Mrs. Chandavarkar distributed the prizes.

After a programme of music and entertainment was gone through, Principal Sohrab R. Davar presented the report of the past year which stated among other things:

During the academic year 1935-36, the total strength of this College was 515 students, which includes those on the daily roll as well as those studying through the post from different parts of India, the various Courses of Study extending over two to four years. This number includes 46 graduates of whom 26 are Bachelors of Arts, 8 Bachelors of Science, 5 Bachelors of Commerce, 6 Bachelors of Law and 1 Master of Arts.

INCORPORATED SECRETARIES' ASSOCIATION OF LONDON.

This examination Board agreed to introduce its examination for the first time in India in the year 1914, as a result of Principal's visit to England in that year and ever since these examinations are being held in India. This Diploma of "Incorporated Secretaries" qualifies for the positions of Company Secretaries and Company Managers. The syllabus is very highly specialised, being made up of seven papers in the Intermediate and seven in the Final, covering a complete field of commercial, economic and legal studies for Company Secretaries. When these examinations were first introduced in India in the year 1914, Sir Joseph Kay was appointed by the Incorporated Secretaries' Board as its local representative. During the year 1932 when the Principal was in England, he in collaboration with Sir Joseph, who was also there at the time, had to arrange special conferences with the Council of this Association with a view to induce the latter to open out a district branch for India with a Local Committee. This has now resulted in the appointment of the Indian Advisory Committee consisting of eminent men from the business world specially drawn from leading Joint Stock Companies management.

This year's success includes 10 complete Intermediate Examination Certificates, made up of seven subjects or papers. Six students completed the Final Examination Certificates including one lady which is also made up of seven papers, while 206 subjects passes were secured as exemptions in a number of subjects both in the Inter and the Final Examinations.

INDIAN INSTITUTE OF BANKERS

In the Indian Institute of Bankers examination which is made up of five papers or subjects in Part I (First year) and six in Part II (Second year), 9 of our students completed Part II or the Final examination and 12 more completed Part I or the Intermediate during the year under review. There were in all 117 subjects passes of which there were 59 subject passes in Part I and 58 subject passes in Part II. In the Institute of Bankers of England, there were 48 subject passes including 34 in Part I and 14 in Part II.

DIPLOMA IN COMMERCE OF I.M.C. EXAM.

These examinations were introduced some years ago by our Indian Merchants' Chamber, the syllabus for which was also prepared in collaboration with the examination Board specially appointed by that Body by the Principal of this College. The Group Diploma examinations of the Indian Merchants' Chamber are made up of five papers and constitute a short course of one year for those who want to enter commercial firms or business. The total D.Com. I.M.C. Group Diplomas obtained by students of Davar's College of Commerce in last year's examination were 22 including six subject passes with distinctions, while students secured 21 exemptions in various subjects.

INCORPORATED SALES-MANAGERS' ASSN. OF U. K.

Since the first examination held in India in June, 1933, eight candidates completed the Associateship Examination, ten more completing both the Parts of the Intermediate stage and one more passing in Part I Intermediate only. In view of the fact that this is a newly introduced and specialised course I trust the results would be considered satisfactory. The syllabus of this Body is very exhaustive and the course is now a two years' course after matriculation. It is made up of twelve papers embracing a variety of subjects, of which six are for the Intermediate and six for the Final examinations, respectively. I am particularly emphasising the importance of this new avenue opened up to our youth of careers as Sales Managers (both Graduates and Undergraduates) being the profession of the future which is of great vital importance to a country like ours, where industries are fast growing in various directions, the progress of which can be considerably accelerated through their help.

PRIZE DISTRIBUTION.

Mrs. Chandavarkar then distributed prizes to the successful students.

Mr. Chandavarkar congratulated Professor Davar on the success of his college in turning out hundreds of young men for commercial career in the last 35 years. The Davar's College had done pioneer work in the field of commercial education, and he congratulated the successful students who won their prizes. He advised them not to consider any office work as humble or beneath their dignity, but to climb on the stairs of success from the lowest rungs. All great men had an humble beginning, and he exhorted the students to keep that ideal always in view.

The gathering terminated with a vote of thanks to Mr. and Mrs. Chandavarkar.

Jim's a demon for Scott's Porage Oats at breakfast

The lad who enjoys a nourishing daily breakfast of Scott's Porage Oats is laying up a fund of strength and vitality. Be sure it is Scott's Porage Oats—the Quality Oats—Scotland's best.

COOKS IN 5 MINUTES

Sole Agents:—Herbert, Son & Co., Ltd., Bombay.

Dame Elizabeth Cadbury, British Delegate to the International Women's Conference at Calcutta, visited the Byramji Jeejeebhoy Home for children at Matunga on Friday and was very much impressed with the useful work being done by the institution. Picture shows her in the midst of the children.

MANCHUKUO

Puppet State Issues Propaganda Pamphlets

The Government of Manchukuo are evidently very anxious that the world shall know of the great things they are doing in their country.

We have received several pamphlets—illustrated and unillustrated—which, as one of them explains, "give a brief account of the establishments and activities of this Government." They are, of course, transparently propagandist and it is amusing to read that "Some note-worthy achievements have been made by this country in all fields of administrative and other activities. . . . through Heavenly protection, the united efforts of the people and the assistance of a friendly Power."

The reference to help from Japan, "a friendly Power" is, of course, the puppet speaking the voice of Tokyo!

The pamphlets, however, make a comprehensive survey of conditions in Manchukuo and the pictures in "Manchukuo Illustrated" are good and many. Despite their obvious bias they are useful for the information they contain.

The staff and the pupils of the G. S. High School, Jalgaon, gave a hearty send-off to Mr. M. V. Purohit, the Headmaster, on the eve of his retirement from service.

He was also a member of the Jalgaon Municipality and President of the managing committee for the local boarding house for Harijans.

ON EVE OF SIND SEPARATION

Political Parties Mobilise: Month Of Conferences

KARACHI, February 20.

With the 1st of April fast approaching when Sind will have its first Governor and will start on its career of a separate province, leaders of political parties and communities and social and religious organisations all over the province are directing their energies to the task of organising themselves, educating the electorate and preparing themselves for the ushering in of the reforms.

The next few weeks will see a number of conferences. One of these is the All-Sind Hindu Conferences, preparations for which are proceeding apace. A meeting of 20 leaders from the districts met during the week-end at Karachi and issued a manifesto urging the Hindus of the province to participate in the conference in large numbers and make it a success.

The need for starting a daily paper to educate the masses was considered, but it was decided to hold it over till after the conference. As regards the president of the conference, some All-India leaders who were approached did not find it convenient to attend the conference. It is now widely suggested that Mukhi Gobhindram will be elected president.

A similar conference is being convened by the Muslims known as the All-India Baluchistan Conference to be held during the Holi festival.

An All-Parties Conference is being mooted by the local league of Nations branch to discuss the future of Sind and promote goodwill amongst the major communities.

WAR ON DOWRY SYSTEM

With a view to effect social reform, a conference is also being called at Sukkur to start with doing away the evil of dowry system. In this connection a prominent Hindu leader stated that dowry takes a toll of at least ten young girls every year. He added that this has led to village panchayats taking firm action to put an end to the system of dowries. In some cases, certain articles of food, such as, mutton were tabooed during marriage occasions.

A conference of Sindhi Sahatia is also being convened at the Theosophical hall on 7th, 8th and 9th March to raise the educational standards of the people and to lay stress on the need for popularising Sindhi language and literature. In this connection some leaders had, it is understood, conversations with Mr. Chandavarkar, Vice-Chancellor of Bombay University during his recent visit to the province and discussed matters like a separate university for Sind. Educationists of the province have called a conference with the object of forming a society of all educational institutions, government, municipal and private. A similar conference was held last year at Hyderabad, Sind. —A. P.

Everest Expeditionists At Calcutta

CALCUTTA, Feb. 23.

Mr. Hugh Ruttledge, leader of the fifth Everest expedition, accompanied by Dr. and Mrs. Humphreys and Mr. Gavin, members of the party, arrived here this evening from Agra, and were received at the Howrah station by Mrs. Townsend, Secretary of the Himalayan Club. They leave for Darjeeling on February 25.

Interviewed by the "Associated Press" Mr. Ruttledge hoped to succeed in the mission provided the weather is favourable. Two more members of the party are expected next week, and the rest a week later.—A. P.

TIBETAN LAMA IN CALCUTTA

Said To Possess Supernatural Powers

CALCUTTA, (By Mail).

There is at the present moment (February 19) in the city of Calcutta a distinguished Lama who is venerated all over Tibet and occupies the fourth place after Dalai Lama. The visitor, the Most Venerable Geshey Rum-po-che, is on his way back to Tibet after completing his pilgrimage to Buddhist shrines in North India.

The Lama is aged 71 and is credited by his disciples, about 40 in number, to possess supernatural powers particularly in prophesying the future. He never sleeps nor lies on his bed either during the day time or at night and passes most of his time either in reading scriptures or in conversation with his disciples or in meditation. He is very shy and scarcely comes out of his room.

In an interview the Lama expressed his gratification at the arrangements made for him and his party at Sarnath and other places. He thanked particularly the Burmese and the Ceylonese Buddhists for their efforts in rehabilitating Buddhism in the land of its birth. When questioned about the mystic rites associated with the Tibetan Buddhism, the Lama cut short the conversation by remarking that that aspect of religion was merely superficial.

Although the signs of his advancing years are quite visible in his face, the Lama concluded the interview by expressing the hope that he would be coming to India again to repeat his pilgrimage.—A.P.

RAILWAY TIMINGS

G. I. P. Railway

TIMING AT BOMBAY CENTRAL
Timing at Victoria Terminus.

Trains	Ar. H.M.	Dep H.M.
Madras Mail	6 00	22 00
Peshawar and Lucknow Express	6 15	23 00
Calcutta Mails via Nagpur	7 30	17 50
Calcutta Mail via Chheoki	8 20	21 45
Madras Express	10 15	13 55
Deccan Queen	10 25	17 15
Punjab Mail	10 45	18 50
Poona Mail	11 40	15 30
Nagpur Express	13 35	22 10
Poona Fast Passenger	16 50	11 50
Poona Express	19 30	8 15
Allahabad Express	20 10	7 00

B. B. & C. I. Railway

Mail, Express and Passenger trains in force from 1-10-1935.

Trains	Ar. H.M	Dep H.M.
Ahmedabad Passenger	5 45	13 25
Delhi Express	6 10	22 00
Gujarat Mail	7 00	20 25
Kathiawar Mail	7 50	21 45
Frontier Mail	8 35	21 30
Frontier Mail on Saturdays	8 40	— —
Ahmedabad Pasenger	14 20	22 15
Kathiawar Express	19 05	8 45
Baroda Passenger	21 19	8 55

ARRIVALS AT BALLARD PIER

Frontier Mail (on Saturday only for homeward passengers) 8 55

AIR MAIL TIMINGS

London-Bombay (Juhu)

	Arrival	Delivery
Monday	13-0	15-30
Friday	do	do.

Bombay (Juhu)—London

	Latest hour of posting at G.P.O.	Departure
Tuesday	8-30	10-15
Saturday	8-30	10-15

BOMBAY-TRIVANDRUM

	Arrival	Delivery
Friday	4-51 p.m.	6-0 p.m.

	Latest hour of posting at G.P.O.	Departure
Monday	8 p.m.	6-30 a.m. on Tuesday

Sir Fazl-i-Hussain Stages A Come-Back

SEEKS ALLIANCE WITH CONGRESS

Will Sir Fazl-i-Hussain stage a "come-back" to the Congress or enter into an alliance with it, is the question asked in political circles of New Delhi, writes a special correspondent in the "Hindustan Times." Sir Fazl-i-Hussain, it is said, has suddenly decided to revive his lost love for the Congress. Sir Fazl who is now in Delhi is reported to have met some prominent Congress M.L.A.'s last night at the residence of Sir Mohamed Zafrullah Khan, when the future of the Punjab under the new constitution was discussed. It is understood that the Punjab Knight circulated his pamphlet "Punjab Politics by a Punjabi" among the members and told them to study it before they meet at night.

WANT POWERFUL CONGRESS

He told the Congress chief that he wanted to see the Congress organization in the Punjab very powerful so that it could take office. He expressed his sincere desire to see that the Punjab returned Congress nominees in the coming elections.

Much surprise has been expressed in some circles over this move of Mian Sir Fazl-i-Hussain, but those who know, what a genius, he is labour under no misunderstanding about his mission and they say that it is the thirst for power (the Chief Ministership of the Punjab) that has forced this Knight (who used the Congress ladder to achieve the highest position and then kicked it off) to stage a "come-back."

Congressmen welcome the Punjab knight with mixed feelings. Some of them feel that his cooperation should be welcome while others who are shrewd, feel that the Punjab knight is a "time server" and he should not be helped against his rivals—the Ahrar Party, i.e., the nationalist Muslims, whose influence in the Punjab (in spite of a temporary set-back over the Shahidganj affair) is strong.

THE TWO PARTIES.

It is an open secret that there are two major parties among Punjab's Muslim politicians, Sir Fazl-i-Hussain's group and Sir Sikandar Hayat party. While the former is backed by rank communalists, the latter party, now under the influence of Nawab Muzaffar Khan (Revenue Member) is supported by Nationalist Muslims as well as a section of the Hindus.

In the next elections both parties are fighting for power. Sir Fazl-i-Hussain does not feel that his much-coveted premiership is safe and therefore he desires the "Co-operation of the Congress, which he wants to be a powerful organization in the Punjab."

He would have welcomed alliance with the Hindu Sabha but the Punjab Hindu Sabha leaders have better relations with the Sikandar Hayat party and would in no case co-operate with Mian Fazl-i-Hussain, whom they regard as an "arch-communalist."

ADULT EDUCATION IN CITY

Extension Lectures And Working Men's Classes

The first annual general meeting of the Association, was held on the 17th February, 1936, with Dr. John McKenzie, President of the Association in the chair. The report of the year's work was first adopted, then followed the election of office bearers and members of the Council. Dr. John McKenzie was re-elected President, Dewan Bahadur K. M. Jhaveri and Mr. R. P. Masani, Vice-Presidents. The president in his remarks stressed the importance of adult education as one of the primary needs of the city.

TRIBUTE TO MASANI.

He paid a glowing tribute to Mr. Masani's work for the Association and thanked the several donors who had made possible the Association's work. The Association was indebted to Mrs. Jalbhai Bharda and Miss Bharda; the Trustees of the N. M. Wadia Charities; the Trustees of the will of the late Mr. Ardeshir Hormasji Wadia; the Trustees of the Sir Dorab Tata Trust; Messrs. the General Motors India Ltd. for their generous help and to the Press for their ready help in matters of publicity.

ITS WORK.

The report of the Association shows that work has been undertaken as follows:

(1) Extension lectures and classes for educated adults, (2) Literacy classes for illiterates and vernacular lectures for workingmen, and organization and administration of the J. D. Bharda Institute and Library.

The Extension lectures are being conducted by well-known professors on various subjects such as: Economics, Political-Theory, English-Literature, Principles of Education, Philosophy, Psychoanalysis, Political Institutions, Languages, etc.

The total numbers of students who attended these classes was 365. These classes are becoming more popular and larger attendance is expected in future.

CLASSES FOR WORKING MEN.

The very useful and important activity of spreading literacy amongst the illiterates working men was also taken up by the committee and it started its work from February, 1935. During the period under report the committee has organized 12 classes in different localities, six classes are conducted in Mill premises, 2 at the General Motors Ltd., 1 at Damodar Hall, Parel, one for Harijans at Matunga Labour Camp, one at the Offices of the N. M. Wadia charitries for peons.

Besides these classes weekly talks to workmen are given every Sunday morning, 40 such talks were given on various subjects such as Gambling, Evils of drink, Healthy habits, simple talks on History, Geography, etc.

A. G. League's Thanks To Mr. Horniman

The Jt. Hon. Secretary of the Anti-Gambling League, writes:—

"The Anti-Gambling League to combat and expose the variety of gambling devices current in the city, feels gratified that the exposures carried on by the League during the course of its existence have attracted enough attention of both the peoples and the Government. The League feels more gratified to know that the Bombay Prevention of Gambling Act has been duly amended to cope with the present situation.

"The League having congratulated all those who have advanced anti-gambling propaganda, now takes the opportunity of according its best and sincere thanks to Mr. B. G. Horniman, the Editor of "The Bombay Sentinel", whose unique services and keen interest in the movement has been instrumental in avoiding the stigma of the "city of gamblers" attached to the good name of Bombay."

CENTRAL CINEMA
NEAR ALBLESS BAUG
CHARNI RD., OFF QUEEN'S RD.,
'Phone 27787.

YOU'LL LAUGH —AND HOW but at your own risk!

Don't see this pandemonium of hilarity if laughing is bad for you! Because you're in for ninety minutes of howls without a let-up! Girls, too! And music! But the mad Marx merriment doesn't stop for anything!

The Comedy Hit of The Century that Cost $1,000,000 to Make!

LEPROSY and LEUCODERMA

Whatever extensive and however long-standing cured absolutely in our weeks. Success guaranteed Particulars on request. KAMLA WORKS (B.C.), PANCHPOTA, (Bengal).

Auction Sales

BENNETT AND CO.

SALE WILL TAKE PLACE AT OUR ROOMS.

AUCTION SALE OF VALUABLE PROPERTIES AT CHEWOOL (REVA DANDA), MEDHE, REVOLI, ETC., IN ALIBAUG.

Under instructions from the Court Receiver, Bombay, as the Receiver appointed in Suit No. 605 of 1927 (Harischandra Bhanji Medhekar and another vs. Narayan Vishwanath Medhekar and others) and pursuant to the Concent Decree dated 23rd August, 1933. Messrs. BENNETT & CO., will (TO-DAY) MONDAY, the 24th February, 1936, at 4-30 p.m. (S. T.) sell by Public Auction at their Rooms, 120, Apollo Street, Fort, the following properties:

LOT NO. 3.—FIRSTLY—Piece of land with dwelling house, villa etc., at Chewool (Revadanda), Alibaug, admeasuring about 1 acre, 34 3|4 goonthas, and standing in the name of Krishnaji, Narayan Medhekar.

SECONDLY.—Piece of land at Chewool in Ambepuri Pakhadi, Alibaug, with structure and well, admeasuring about 2 acres, 8 3|4 goonthas.

LOT NO. 4.—Piece of land at Medhe in Rohe, Alibaug, admeasuring about 6 acres, 15 1|4 goonthas, bearing the names of the fields as Sewri, Khedi and Khodee.

LOT NO. 5.—FIRSTLY—Piece of land at Revoli, in sub-District of Rohe, Alibaug, and known by the name of Chambhartak, admeasuring about 2 acres, 14 goonthas.

SECONDLY—Piece of land at Revoli in Sub-District of Rohe, Alibaug, admeasuring about 1 acre, 26 1|4 goonthas.

THIRDLY.—3 pieces of land admeasuring respectively about 2 acres, 27 goonthas, 20 goonthas and 5 goonthas, at Revoli, in Sub-District of Rohe, Alibaug.

For further particulars and condition of sale apply to Messrs. Divekar and Co., Attorneys for the Court Receiver, at 14, Hamam Street, Fort, or to the undersigned.

AUCTION SALE OF VALUABLE IMMOVABLE PROPERTY SITUATE AT DUNCAN ROAD.

Under instructions from the Court Receiver, Bombay, as the Receiver appointed in suit No. 24 of 1928 (Salebhai Esufalli Peshore and others vs. Akberalli Gulamalli and another) and pursuant to the Consent Order made in the said suit on the 25th June, 1935, Messrs. BENNETT & CO., will on MONDAY, the 9th March, 1936, at 4-30 p.m. (S. T.) sell by Public Auction on the premises:—

FIRSTLY—All that piece of Quit and Ground rent land with dwelling house situate at Duncan Road, admeasuring about 175 4|9 square yards and assessed by the Municipality under C Ward No. 7455 and Street No. 302.

SECONDLY—All that piece of Quit and Ground rent land with tenement, stable and chawl situate at Duncan Road, admeasuring about 407 1|9 square yards, assessed by the Municipality under C Ward No. 7456 and Street No. 50.

For further particulars and conditions of sale apply to Messrs. Ardesir Hormusji Dinshaw & Co., Attorneys for the Court Receiver, at 113, Esplanade Road, Fort, or to the undersigned.

BENNETT & CO.

SORABJEE COWASJEE & CO.

RARE OPPORTUNITY TO ACQUIRE PROPERTY IN A VERY PROMINENT BUSINESS LOCALITY.

SALE OF A NEW AND VALUABLE IMMOVABLE PROPERTY KNOWN AS "ROSE BUILDING" AT BAZAR GATE STREET, OFF PHIROZESHAH MEHTA ROAD, FORT.

Messrs. SORABJEE COWASJEE & Co., will under instructions from Messrs. Lam & Co., Attorneys for the vendors and on account and at the risk of the Mortgagor, Edger Mathew Rose sell by public Auction on Friday, the 28th February, 1936, at 4-30 P.M. (S.T.) the undermentioned property on the premises.

All those pieces of Land collectively admeasuring about 353.62 sq. yds. together with a dwelling house standing thereon situate at Bazar Gate Street off Phirozeshah Mehta Road bearing New Survey No. 9230 (part), Cadastral Survey No. 1532 of Fort Division and Municipal A Ward No. 1597 (2) and Street No. 294.

For further particulars and conditions of sale apply to Messrs Lam & Co., Attorneys for the Vendors, 24-26, Dalal Street, Fort, or to the undersigned.

SORABJEE COWASJEE & Co.

TO-DAY ON RADIO

BOMBAY PROGRAMME

VUB 350.9 metres 855 kc|s.

1 p.m. Available Market Rates. Selection of Indian Music*
2 p.m. Lunch Hour Selections.*
3 p.m. School Broadcasting.
6-30 p.m. Jaltarang Solos. By Jaffarkhan.
7 p.m. Commercial News.
7-15 p.m. Shree Bhagwat Geeta, Pravachan. (In Marathi). Pandit Laxmanrao Oghale.
7-30 p.m. Sitar and Jalatarang. By Jaffarkhan.
7-50 p.m. News in Hindi.
8 p.m. Light Classical Music. Gururao Deshpande of Dharwar. With Sarangi, Harmonium and Tabla.
9-30 p.m. News in English.
9-45 p.m. "India and the World". E. J. Gough, B.A. (Oxon).
10 p.m. Leon Abbey and his Band. (By kind permission of the Management.)

Empire Broadcasting

MONDAY, February 24.

7-30 Big Ben. The B. B. C. Dance Orchestra, directed by Henry Hall.
8-10 Talk: "Conquest of the Air"—2.
8-30 The B. B. C. Northern Ireland Orchestra; leader, Philip Whiteway; conductor, E. Godfrey Brown. James Moody (Pianoforte).
9-30 A Sonata Recital by Lilly Phillips (Violincello) and Anne Mukle (Pianoforte).
10-00 News.
10-20 Light Orchestral Interlude.
10-30 Close down.

Calcutta Programme

VUC 70.4 metres 810 kc|s. 49.10 metres 6,109 kc|s.

12-36 p.m. Time Signal SB Sydney Pearch's Sextette. A Light Instrumental Studio Programme. Selection "H.M.S. Pinafore", Sullivan; Intermezzo, "Dream Flowers", Translateur; Waltz, "Flirtation", Steck; Dances, from, "The Duenna", Reynolds. Flute Solos—Selected. (Soloist:—Sydney Pearch). Musical Comedy, "Adeline", Kern; Waltz, "Dreams on the Ocean", Gungl. Calcutta Weather Bulletin for Oceancraft and Rivercraft (if any). 1-36 p.m. Educational Broadcasting for School Students by Nripen Chatterjee.—How the British Parliament is constituted. 2-36 p.m. Musical Selections (Recorded). 5-36 p.m. Comic Duet by Miss Ushabaty and Ranjit Roy. 5-46 p.m. Rural Reconstruction Series—Talk. 6-06 p.m. Sri Ramkrishna Birthday Anniversary, organised by S. C. Seal, M.A., B.L. 7-51 p.m. SB News Bulletin in English. 8-06 p.m. An Empire Programme relayed from Daventry. 8-51 p.m. SB Weather Forecast, General News Bulletin, Market Prices, Jute and Gunny Closing Rates (In Bengali). 9-06 p.m. SB Instrumental Music. Betar Orchestra. 9-21 p.m. SB Vocal Music (Bengali). Abbasuddin Ahmed. 9-36 p.m. SB Instrumental Music, Suresh Chakravarty—Dilruba Solo. 9-51 p.m. SB Interesting News of the World by Chitra Gupta. 10-03 p.m. SB Weather Report, 2nd News Bulletin, Market Prices, Jute and Gunny Closing Rates (In English). 10-21 p.m. God Save the King-Emperor.

Delhi Programme

VUD 340.136 metres. 882 kc|s.

1 p.m. Farid Ghazals. 1-30 p.m. "Bhut Pret" Khwaja Hasan Nizami. 1-45 p.m. Bhairvin. I.B.S. Orchestra. 2 p.m. Mian Khan. Sitar—Todi. 2-10 p.m. Farid, Panjabi Gits. 2-30 p.m. Close Down. 6 p.m. Time Signal. I.B.S. Orchestra. Khattak Natch. (Composed by Sajjad Sarwar Niazi). 6-15 p.m. Wilayat Khan. Thumri Pilo and Ghazals. 6-45 p.m. Sudh Kalyan Sarangi. 6-55 p.m. Majidan Bai. Khayal Bihag. 7-20 p.m. Karrar. Xylophone. Sardar. Violin, Lachhe. Tabla. 7-30 p.m. Dr. Zakir Hussain. Vernacular Education—(In Hindustani). 7-45 p.m. Qawwali. Wilayat Khan. 8-15 p.m. Thumris. Majidan Bai. 8-45 p.m. I.B.S. Orchestra. Paraj. 8-55 p.m. Majidan Bai. Ghazals. 9-15 p.m. News in Hindustani. News in English: 9-45 p.m. The Troubles of a Politician. Mr. F. E. James, M.A., O.B.E., M.L.A. Mr. James has seen life from many angles but during recent years has devoted practically all of his time to public work. He was a member of the Bengal Legislative Council and Whip of the European Group from 1924-28, a Member of the Madras Retrenchment Committee in 1931, and is now a member of the Legislative Assembly and Hon. Commissioner for Rotary Clubs in India, Burma, Ceylon, Java, Straits Settlements and Siam. 10 p.m. An Orchestral Programme: By His Excellency the Viceroy's Orchestra. (Directed by Lt.-C. H. Fenner, MBE, LRAM, (By the kind permission of His Excellency the Right Honourable The Earl of Willingdon, P.C., G.M.S.I., G.C.M.G., G.M.I.E., G.B.E. Viceroy and Governor-General of India.) March, "Tannhauser", Wagner; Reminiscences of Offenbach, Arr Godfrey; Overture, "Athalie", Mendelssohn; Selection from "Il Trovatore". Verdi; the Opera, (a) Serenade, "Simonetta", Curzon; (b) Valze. "Lente The Sleepy Lagoon", Coates; Polnaise No. 1 Opus 40. Chapin; Suite, "Le Lac des Cygnes", Tchaikowsky: (a) Valse: (b) Dance des Cygnes; and (c) Danse Hongroise.

Pitches Transformed Into Quagmires

Snow And Rain Mar League Football Matches

LONDON, February 22.

Snow in some parts and heavy rain throughout day generally transformed some pitches into quagmires and on one on which Portsmouth defeated the Weakened Arsenal before 25,000 spectators. Good Football was impossible, but Portsmouth were the best adaptable to the conditions. Groves headed in from midfield a free-kick and Parker increased the lead for Portsmouth. But Arsenal reduced the lead through Dougal before the interval, when the score was: Portsmouth 2, Arsenal 1.

After resumption Arsenal made desperate efforts and Compton, Arsenal left-back headed in from a corner. Portsmouth winning goal was scored by Groves five minutes before time.

KEENLY CONTESTED GAME

Despite the inclusion of the 10,000 sterling forwarded, Doherty failed to prevent Manchester City losing to Preston by three to one. Hugh O'Donnell netted for Preston firt, but Brook soon equalised. The game was keenly contested in the first half and at end of which the teams were level with one goal all. In the second half Maxwell scored Preston's second goal in the tenth minute and F. O'Donnell increased further. Manchester City's approaching was good, but their finishing was weak.

Sunderland increased their leadership in the First Division of the League. Carter netted for Sunderland, but Martin equalised for Portsmouth. Davis added for Sunderland from a free-kick before the interval when they led two to one. After the change over Carter further increased the lead in the fourth minute. Gurney netted twice for Sunderland, but was offside.

At Chelsea 25,000 spectators watched Everton play sound football in mud. Dean scored twice for Everton before the interval, but after the interval Chelsea made determined attacks and equalised through Bambrick.

SWANSEA REVELLED IN MUD

Swansea revelled in mud and defeated Bradford City, eight to one, Swansea led, four to nil, at interval. All the goals were scored with seven minutes before interval through Olsen twice, Bussey and Pears from a free-kick. After resumption Swansea played fast and clever football. Bussey scored thrice, and Swansea's eighth goal came through Brain. Bradford City's only goal was scored by Bruce.

Charlton's promotion hopes were jeopardised to-day when Finan, Hampson and Chandler scored for Blackpool within ten minutes and Finan increased before the interval. In the second half Blackpool forwards were lively and Finan and Brallisford put Blackpool further ahead. Charlton improved and Robinson and Welsh reduced the lead.

PLAY ABANDONED

Snow storm prematurely ended the local Derby at West Bromwich where 35,000 were present. The play was abandoned after 26 minutes' play. Sanford netted for West Bromwich five minutes before the game was abandoned.

LEAGUE MATCH RESULTS

LONDON Feb. 22

The following are the results of matches played in the League, to-day:—

FIRST DIVISION

Arsenal—two; Portsmouth—three. Birmingham—one; Sheffield Wednesday—nil, when Abandoned. Blackburn—nil; Derby—nil. Chelsea—two; Everton—two. Grimsby—one; Huddersfield—one. Liverpool one; Huddersfield—one Leeds United—nil; Middlesbrough—one; Liverpool—one; Bolton—one. Manchester City—one; Preston—three, Stoke—two; Brentford—two, Sunderland—three, Wolverhampton—one, West Bromwich—one; Aston Villa—nil, when Abandoned.

SECOND DIVISION

Blackpool—six; Charlton—two. Bradford—two; Tottenham—five. Bury—three; Barnsley—nil. Doncaster—six; Hull—one. Leicester—two; Newcastle—one, when Abandoned. Norwich—one; Fulham—nil. Nottingham Forest—two; Burnley—nil. Sheffield United—one; Manchester United—one. Southampton versus Port Vale (postponed due to now) Swansea—eight; Bradford City—one. Westham—four; Plymouth—two.

THIRD DIVISION (SOUTHERN SECTION)

Aldershot—one; Crystal Palace—three. Brighton—one; Luton—one. Bristol City—two; Clapton Orient—nil. Coventry—five; Cardiff—one. Exeter—one; Bournemouth—three. Millwall—one; Southend—two. Newport versus Gillingham (play postponed due to snow). Queenspark Rangers—two; Notts County—two. Cwindon—four; Reading—one. Torquay—three; Northampton—three. Watford—one; Bristol Rovers—two.

THIRD DIVISION

(Northern Section)

Carlisle—one; Crew—two. Darlington—four; Barrow—one. Gateshead—three; New Brignton—one. Halifax—two; York nil. Hartlepools—two; Accrinton—one. Mansfield—five; Southport—one. Oldham—three; Rochdale—three. Rotherham—one; Chester—two. Tranmere—one; Chesterfield—three. Walsall—nil; Stockport—nil, when abandoned. Wrexham—one; Lincoln—one.

SCOTTISH LEAGUE

(First Division)

Airdrieonians—six, Dunfermline—two. Hearts—four; Hamilton—one. Kilmarnock—two; Partick—one. Queenspark—two; Celtic—three.—Reuters Special.

RAJPUTANA CRICKET CLUB

Account Of Tour Of Calcutta

(From A Correspondent.)

AJMER (By Mail)

The Rajputana Cricket Club, Ajmer, have just concluded their 16th Annual Tour in Calcutta where they played five matches against some of the leading clubs and did remarkably well. The tourists had collected a representative side this year which included the following players from different parts of India:—

1. A. U. Botawala (Bombay), 2. W. D. Begg, Capt. (Ajmer), 3. Surti (Bombay and Rander,) 4. Attiq Hussain (Tonk), 5. Ram Sahay (Alwar), 6. Habibullah (Rawalpindi), 7. Mumtaz Ali (Sialkot), 8. S. M. Joshi (Indore), 9. Karim Baksh (Peshawar), 10. Bhamburkar (Nagpur), 11. G. M. Razdan (Raipur). A. Haleem and Kutubuddin Qureshi (Jaipur), Dhani Ram (Lahore) 15. J. Harris (Karachi).

Below is a brief summary showing the results of all the five matches played in Calcutta:—

1st Match:—Rajputana C. C. Vs. Bengal Gymkhana (two days) played on 6th and 7th Feb. at Talla Park Cricket Ground.

Bengal Gymkhana, 1st innings 166 (K. Roy 81).

Rajputana C. C. 1st innings 230 (Harris 104).

Bengal Gymkhana, 2nd innings. 197 for 6 wkts. declared (G. Bose 62).

Rajputana C. C. 2nd innings. 23 for 2 wkts. Time.

2nd. Match:—Rajputana C. C. Vs. Calcutta Rangers Club (one day) played on 9th Feb. at Rangers ground.

Rajputana C. C. 1st ings. 218 for 9 wkts. declared (Attiq 74).

Calcutta Rangers:—1st ings. 100 All out (Sweeny 27 not out.)

3rd. Match:—Rajputana C. C. Vs. Bhowanipore Club (one day) played on 10th Feb. at Bhowanipore Club ground.

Rajputana C. C. 1st ings. 310 for 8 wkts. dec. (Habib 90, Attiq Hussain 62 and Harris 64).

Bhowanipore 1st ings. 119 All out (Bhattacharjee 24).

4th Match: Rajputana C C Vs. Mohan Bagan C. C. (one day) played on 11th Feb., at Mohan Bagan ground.

Rajputana C. C. 1st innings 184 (Botawala 65 not out.)

Mohan Bagan C. C. 1st innings 118 for 6 wkts. Time. (J. Ghosh 40 and D. Dey 43).

5th Match:—Rajputana C. C. Vs. H. H. the Maharaja of Cooch Behar's XI, (2 days) played on 12th and 13th Feb. 1936 at Talla Park.

Rajputana C. C. 1st. ings. 271 (Attiq Husain 93. Harris 68, Surti 38)

H. H. Coochbehar's XI 1st innings, 137 (S. Roy 65 not out).

Rajputana C. C. 2nd ings. 134 for 6 wkts. declared, (Habib 63)

H. H. Coochbehar's 2nd ings. 134 for 4 wkts. (S. Roy 51, Khambata 52).

At the conclusion of the tour His Highness the Maharaja Saheb Bahadur of Cooch Behar paid a tribute to the efforts of the Rajputana C. C. and Mr. W. D. Begg for arranging this tour which, in His Highness' opinion, could give an impetus to local cricket in Calcutta. His Highness was also pleased to announce that he has accepted to be one of the patrons of the Rajputana C. C.

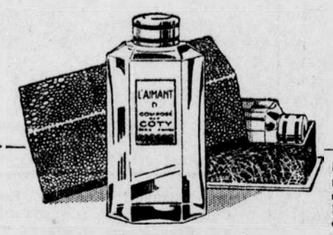
East Fife Beat Edinburgh

LONDON, Feb. 22

In the Scottish League, Second Division, East Fife beat Edinburgh by five goals to one.—Reuter's Special.

The High Quality and Exquisite Fragrance of Coty PERFUMES

Favoured by Smart Women the World Over



Never has freshness and charm been so delicately captured, so irresistibly presented as in these subtle creations by Coty, the very essence of Parisian gaiety and sophistication.

L'AIMANT. An intriguing fragrance for the woman of modern tendencies and taste. In a crystal flacon with gilt and enamel cap, in "Shagreen" case.

LE NOUVEAU GARDENIA The ever-popular fragrance of Gardenia achieves new distinction in this Coty Creation. In crystal flacon with carved glass stopper.

On sale at the leading shops throughout India, Burma and Ceylon.

C.I.h.

LIFE INSURANCE?

HINDUSTHAN CO-OPERATIVE: OF COURCE.

BONUS Rs 23/- ON ENDOWMENT

BONUS Rs 20/- ON WHOLE LIFE

ASSETS OVER 2 CRORES

CLAIMS PAID OVER ONE CRORE

INDIA'S LEADING LIFE OFFICE

SOLVED the corrosion problem in pipe lines

The corrosion problem in pipe lines is being solved by many Works Engineers by keeping in stock standard lengths of spigot and socket, flanged or threaded Cast Iron Pipes for quick replacement of rolled metal and other types of piping that fail in service. Each of these three well-known types of joint has its peculiar advantages according to the liquid being handled. All are available to consumers in India.

The BENGAL IRON CO., LTD

4, LYONS RANGE, CALCUTTA.

Agents: ORMERODS (India), LTD., BOMBAY.

B.K. 9.

MenMadeYoung

Vigour Increased In 24 Hours

If you feel old before your time, and unable to enjoy the pleasures of youth, take Dr. Nixon's Vi-Tabs and restore your Manhood, Vitality and Energy. Big results in 24 hours. Dr. Nixon's Vi-Tabs are a new discovery and guaranteed to build new blood and a strong body and make a new man of you in one week or money back on return of empty package. At all chemists or Muller MacLean, Bombay.

City And Suburbs

LOCAL ENGAGEMENTS

To-day

Hindu: Fagun Sud 2, 1932.
Muslim: Jukad 30, 1354.
Parsi: Shoerever 21, 1305.
Sunrise: 7h. 2m.
Sunset: 6h. 42m.
Hightide: 0.46 13.05.
Lowtide: 6.57 19.03.
Bombay Legislative Council By-election: University Constituency, Counting of Votes, Convocation Hall, 11-0 a.m.
Legislative Council, 2 p.m.
Municipal Corporation, 3-40 p.m.

TUESDAY, February 25.

Improvements Committee, 4-10 p.m.
European Association (Bombay Branch) annual general meeting, Hotel Majestic, 6-30 p.m.

WEDNESDAY, February 26.

Municipal Standing Committee, 4-10 p.m.

LECTURE ON "GOAL OF LIFE."

Srimati Velabai Dwarkadas will deliver a public lecture on "Goal of Life" in Gujerati at the Blavatsky Lodge, Chaupati, to-morrow (Tuesday) at 6-30 p.m.

GATHA SOCIETY.

A meeting of the Gatha Society will be held to-morrow (Tuesday) at 6 P. M. (S.T.) at the K. R. Cama Oriental Institute's Hall (Ravelin Street, Hornby Road, Fort) when Mr. B. T. Anklesaria, will give a discourse in Gujerati on "The Age of Zarathustra."

HINDI NIGHT SCHOOL.

The 'Hindi' Night School, Gaiwadi, Arya Samaj, will be opened on Sunday the March 1 at 7 p.m.

B. P. C. C.

A meeting of the Bombay Provincial Congress Committee will be held on Saturday February 29 at 6 P.M. (S.T.) at the Congress House.

Fell From Running Train

An unknown person stated to have fallen from a running train at the Bombay Central station, sustained serious injuries and was admitted to the J. J. Hospital, on Sunday.

THE CAPITOL
Daily at 6 & 9-30 p.m.
For a Short Season Only!
Prof. DOORLAY
—producer of the famous
TROPICAL EXPRESS
NON-STOP REVUE
presents
"WE ARE ALL CRAZY"
—A Foolish Show at non-stop speed!
supported by
NEW ARTISTES
Who will make you LAUGH, LAUGH and LAUGH!
DON'T MISS
This Farewell-from-India Programme!
Book To-day. Plans open.
POPULAR PRICES
Rs. 3-6, 2-4, 1-2 and As. 9.
Few Reserved Seats At Rs. 4-8.

THE REGAL
Daily at 6-30 & 10 P.M.
Carl Laemmle presents
Edmund LOWE
in Universal's Master Mystery
THE GREAT IMPERSONATION
with
VALERIE HOBSON
WERA ENGELS
IF
THE SUPREME SPY ADVENTURE!

AMUSEMENTS OF THE DAY

REGAL—"The Great Impersonation" Daily at 6-30 and 10 p.m.
PATHE—"So Red the Rose" Daily at 3-30, 6-30 and 10 p.m.
CENTRAL—"A Night at the Opera" Daily at 3-30, 6-30 and 10 p.m.
ROYAL OPERA HOUSE—"Shipmates Forever" Daily at 3-30, 6-30 and 10 p.m.
PLAZA—"Count of Monte Cristo" Daily at 6-30 and 9-45 p.m.
SUPER—"Night of Love" Daily at 5-15, 8 and 10-45 p.m.
IMPERIAL—"Mother" Daily at 5-30, 8 and 10-30 p.m.
KRISHNA—"Dharmatma" Daily at 5-15, 8 and 10-45 p.m.
MINERVA—"Dhoop Chhaon" Daily at 5-15, 8 and 10-45 p.m.
MAJESTIC—"Savitri" Daily at 5, 8 and 10-30 p.m.
ROXY—"Wild Cat of Bombay" Daily at 5-15, 8 and 10-45 p.m.
EXCELSIOR—"Vintage Wine" Daily at 6-30 and 10 p.m.
WELLINGTON—"Chandu on the Magic Island" Daily at 6-30 and 10 p.m.
EMPIRE.—"The Littlest Rebel." Time as usual.
PALACE—"It happened one night." Daily at 4, 6-30 and 10 p.m.
EDWARD—"Public Hero No. 1" Daily at 4, 6-30 and 10 p.m.

TO-DAY'S FUNCTIONS

LECTURE ON HINDU-JAVANESE ART.

Under the auspices of the University of Bombay Dr. A. J. Baronate Kempers of the University of Leyden, Holland, will deliver a lecture on "Hindu-Javanese Art" at 6-30 p.m., in the University Convocation Hall. The lecture will be illustrated by lantern slides. Mr. V. N. Chandavarkar will preside.

A lecture by Mr Dinshah Shapurji Masani upon "Iimportance of Religious Festival Days of Fasli Muktad" in the light of 'Khshnoom' (i.e. native teachings of Zoroastrianism) in the Parsi Vegetarian and Temperance Society Hall at Parsi Bazar, Graham Building at 6-15 p.m. (S.T.)

Under the auspices of the Bombay Students' Brotherhood, a public lecture will be delivered by Mr. A. Correia-Fernandez, M.A., (Professor of Politics, St. Xavier's College) on "Western Crisis through Eastern Eyes," at 6-30 p.m. (S.T.) at the Blavatsky Hall, French Bridge. Mr. Syed Abdulla Brelvi, will preside. All are invited.

MATUNGA WELCOMES VALLATHOL

Celebrated Poet Of Kerala

More than a thousand Indians gathered at the Astik Samaj Hall, Matunga, on Sunday evening, to honour Mr. Vallathol Narayan Menon, the celebrated poet of Kerala and an exponent of the Kathakali dance.

A rousing reception was accorded to the poet, who was garlanded on arrival. Poet Vallathol thanked the South Indians for the courtesy extended to him and his party.

Stabbed Man Rushed To Hospital

One Ismail Hirji who was stabbed with a knife, called at the Dongri Police Station on Sunday afternoon, complaining that another person who was on inmical terms with him had stabbed him at the Sandhurst Road. He collapsed at the police station and was rushed to the J. J. Hospital. His alleged assailant had been since arrested and enquiries are in progress.

Air Mail Postal Notice

As the Imperial Airways Eastbound plane due to arrive Karachi on 23-2-36 has been delayed the London-India air mails which were due to be received in Bombay on the 24-2-1936 will be received here and issued for delivery by the Bombay G.P.O. at 3--30 p.m. on the 25-2-1936 in the ordinary course.

The latest hours of posting air mail correspondence for Hyderabad (Deccan) and Madras at the Bombay G.P.O. will be shown as below:—

Ordinary correspondence 11.30 hours on 25-2-36.
Registered correspondence 11.00 hours on 25-2-36.

Earthquake Report

An earthquake shock of moderate intensity at its origin about 7,250 miles away was recorded by the seismographs at the Colaba Observatory at 21 hours, 21 minutes (I.S.T.) on Saturday the 22nd February, 1936.

ARE BOMBAY SHROFFS NOT MARCHING WITH TIMES?

Mr. C. B. Mehta Refutes Allegation And Says They Have Made Much Progress In Last Two Decades

In the course of his speech made by Mr. Chunilal B. Mehta, President, Bombay Shroffs (Indigenous Bankers) Association, at the 25th Annual General Meeting of the Association, held on Sunday, he said:—

"It gives me great pleasure to propose the adoption of the 25th Annual Report and Audited Accounts and Balance Sheet of this Association for the Samvat year ending 1991.

"When I addressed the Silver Jubilee Meeting of this Association last January, I had remarked that the power and influence of the shroffs began to decline after the advent of joint stock banking in India, and that the inability of the shroffs to move with the times and reform their system of busi- was another cause for their setback I am afraid that the latter part of my observation has been misunderstood in certain quarters, as if the same conditions prevail even to this day and to the same extent. I may say that it is not so. Much progress has been made during the last 15 to 20 years. Higher education has made great strides amongst the younger generation of the community, as a result of which the methods of work and the outlook of the indigenous bankers have undergone a wholesome reorientation.

"MUCH BEHIND THE TIME."

In any case there is absolutely no deterioration in their stability nor in their capacity to understand the methods of modern business. But in the absence of modern methods of advertisement and grandeur of a modern office establishment, the shroffs are still labelled as remaining much behind the time. Due to age-long custom, the shroffs have created certain precedents and business ethics which they would not like to give up so as to imitate the joint stock banks. For instance, they consider it to be derogatory to advertise and invite deposits, by publishing their terms of business or otherwise after the manner of the joint stock banks.

"I am told that several of the merchant bankers in Britain and U. S. A. hold the same view in this regard. I am not aware of any innovation or striking progress made by the joint stock banks in India in their methods of business during the last one generation. If at all they have done anything they have entered new fields which legitimately belonged to shroffs. What I want to indicate is that there is a tendency amongst the modern joint stock banks to take to more of commission business. This is exactly what the shroffs have been doing since ages. However, I do not mean to say that their business is perfect and incapable of further improvement. Periodical publication of assets and liabilities and compulsory audit of accounts are some of the items to be considered by the shroffs for their betterment.

PROGRESS OF HUNDI BUSINESS.

"The adoption of uniformity in regard to the important hundi rules by the different associations has done much to facilitate the progress of Hundi business. But it is regrettable that despite this progress, differences of opinion exist among the several Sarafi associations as regards the endorsements of Shah jog Hundis Consequently, each association follows its own practice according to its own interpretations of law, and the result is that many Hundis are returned unpaid on technical grounds to the detriment of indigenous banking. Your Committee have, therefore, taken up this matter earnestly, and have referred for legal opinion the points on which Sarafi associations differ. I hope that this problem will find an early solution.

STERLING EXCHANGE.

"The situation in respect of the sterling exchange is the most enviable. During the whole of 1935, the external value of sterling measured in terms of the dollar and the franc remained stationary, and early this year it firmed up considerably owing to the increasing difficulties in France and talks of inflation in U. S. A. President Roosevelt has extended the Gold Reserve Act by a proclamation to January 1937. It requires the sanction of the Legislature for further extension. In the meanwhile, the next Presidential election is to take place in November next and that will decided the course of business in America during the next few years. While there is continued stability in the internal affairs, the external conditions are highly favourable to the Sterling. So long as Britain follows a conservative and orthodox monetary policy, confidence in the British currency will continue to increase. It is very likely that Britain will not allow the Sterling to appreciate further and any action taken to arrest the improvement of the Sterling will result in an influx of gold, which, again, would go to strengthen the financial position of London.

TRADE RECOVERY—IN INDIA AND BRITAIN.

"There were signs of trade recovery in India until early in 1935, but, thereafter, conditions have deteriorated in contrast to those in Britain. The Railway statistics, which are the best business pointers in India, do not make a comfortable reading. The general optimism that prevailed last year at this time is no longer in evidence. The change in circumstances is mainly due to the deterioration in the purchasing power of the masses, brought about by the fall in the pricess of primary commodities and silver.

TALK OF THE SUBURBS

(By A SUBURBAN MAN).

Yesterday evening St. Stanislans School compound saw a very large gathering from Bombay and the suburbs. The event was the All Schools Tournament and Pageant organised by the Bandra Municipality, under the presidentship of Mr. H. T. Sorley, Collector of Bombay and the Suburban District.

The programme consisted of twelve items of fancy dances, tableau displays and acrobatic stunts.

As the President was given the char, three brass bands marched past giving a musical display.

The first item which really created interest was the 'Manjarino Garbo" or "Chatty Dance" by the girls of the Municipal Girls' School which took me back to those good old days when India was her own dear self.

The "Wand Drill" by the girls of St. Andrews High School was displayed with great accuracy in timing.

Smiling "Geishas," a Japanese Dance in Japanese costumes, by the girls of St. Aloysius School was a picturesque item.

A healthy display done to tuning and music was rendered by the girls of Mount Mary's Convent which was awarded the cup for the smartest girls' item.

Without the slightest hesitation I say "Our Boys' Dynamic Physical Vitality" displayed by the boys of St. Stanislans High School was the best event of the day. That tableaux display, those acrobatic stunts and that quickness, earned for them a number of trophies.

Other grand and picturesque items were 'Gipsy Revels" by the girls of the Petit Parsi Orphanage and the "Scandinavian Masquerade" by the girls of St. Joseph's Convent.

Mr. H. T. Sorley then spoke after which the prizes were distributed by Mrs. Sorley. After a vote of thanks by the Chairman of the Tournament Committee, Mr. H. R. Michael, the crowds dispersed.

CHARITY CARNIVAL.

On Saturday evening the Willingdon Catholic Gymkhana of Santa Cruz was in all its splendour and glory. What a sight! Gorgeous decoration, illuminations and picturesque side scenes.

That Fancy Dress Ball. It will live in the memory not only for months but perhaps a lifetime. Abyssinian chiefs, Zulu-land warriors and Chinese ladies, were the few among the fancy dressed dancers . . . . and what novelties in costumes. I would not be surprised if the judges complained of brain fever . . . may be, they might not offer to be judges again.

I am sure the huge gathering over-enjoyed themselves and if you missed it, then you missed a treat of your lifetime, but here's your chance; pay your visit today, the last day of this fete.

GOVERNOR AT GHATKOPAR

The Governor of Bombay inspected the Bombay Battalion A. F.I. in their camp at Ghatkopar on Saturday evening.

THANA WATER PROBLEM

(From Our Correspondent.)

THANA, February 22.

The insufficiency and unsatisfactory nature of the Municipal water supply at Thana and the consequent complaints that have been pouring in since the last 40 years, has necessitated the Thana Municipality to find out some satisfactory solution of the whole question of water supply at Thana.

The main source of water supply at Thana, at present, is the Pokhran Tank. But as this is quite an inadequate supply, the Thana Municipality has to supplement it by buying water of the Iroli Tank from the G. I. P. Railway and the Bombay Municipality at a cost of Rs. 28,000 per year. In spite of this, there are complaints about the inadequacy of water.

To remedy this state of affairs several schemes have been suggested and they are: (1) Improving the Pokhran water supply; (2) Buying water from Ambernath Barrage; (3) Buying all water from the Bombay Municipality, (4) Buying the Iroli Tank from the G. I. P. Railway; (5) To make use of the stock of water in Rayala, Masunda and other tanks; (6) Taking of public and private bores at various places in the town and (7) The 'Year' scheme. Out of these seven schemes the first five are rejected due to one reason or another. And so the last two are worth noting. Scheme No. 6 is such as is not likely to involve the Municipality into any heavy expenses. But even though this scheme is successful, it would be necessary to couple it with the Drainage scheme. But if the scheme No. 7 is rejected, it would be probably better to consider this scheme.

But this scheme if not coupled with a Drainage scheme will do more harm than good to the town and hence both these schemes should be undertaken simultaneously.

In And Around Bombay

(From Our Staff Correspondents)

Slot-Machine Nuisance

The suburbs too were not slow in catching the infection of the slot-machine. With modest beginings, there is every danger of this new way of satisfying one's gambling instincts presenting a problem similar to the Ank-farak, to grapple with which the police have asked for and got extra-ordinary powers from the local legislature. For the present it is a simple game. One puts an anna in the slot and presses the button and his luck devolves on a rolling marble which finds a pocket, over which is inscribed a number. The other side of the picture is that the places, where these machines are run, have already become a nuisance. Brawls, quarrels, petty thefts are a common feature; here are often gathered the undesirable characters who find an out-let in this delightful sport, for their bottled-up emotions. They watch with delight or rue the rolling marble which sends the anna surely and steadily into the pocket of the machine-owner, while occasionally they may get a few crumbs in the shape of a cake or a cup of tea.

Its Mischief

The mischief of such a machine is more harmful in that it is subtler. The money to be laid as a bet (though this betting takes the more refined way of thrusting the coin in a neat slot), is only one anna and it is sad to watch the poorer classes of people easily drawn to it. School-boys find an easy temptation in this machine, as it is not difficult for them to fetch a little money and spend it on the machine. One has only to watch throughout the day and far into the night, the continuous stream of nickel into the gobbling slot, to understand the misery it brings to many in humble circumstances. Unless this problem is at once tackled, the police would only be driving the people to change their sport, without changing their inclinations. Who knows, but that there may be existing even at this time, machines, where stakes will be played not in nickel but perhaps in silver or in gold?

SIGNIFICANCE OF NATIONAL FLAG

It Must Prove A Symbol Of Swaraj Successfully Achieved

"Let us hope that within a short time our National Flag will not be merely a symbol of struggle but a symbol of Swaraj successfully achieved," declared Mr. K. M. Munshi, unfurling the tri-colour Flag at the Congress House, Bombay, on Sunday.

Mr. Munshi said:—

"For some years past we have saluted the National Flag, which, to the mind of every Congressman, is the symbol of unity, strength and power of the Indian nation. Every month we renew our pledge of loyalty to the Flag, looking forward to the time when the nation will triumph and secure Swaraj for itself. We are passing through a period of lull, but every lull has its end. We look forward to the Lucknow Congress to break this lull.

"The struggle to fulfil the national ambition of rejecting the constitution will commence within a short time. It is no use merely condemning the Constitution. It is no use hoping that if you disregard it, it would end itself. The Indian States are looking forward to having their finger in the pie of this Constitution.

"The Aga Khan has suddenly become an ardent nationalist. The reactionaries thus hope to combine in order to assume such power as is given by the Constitution.

EXPLORE AVENUES

"The only answer that the Congress can give them is to take advantage of every avenue given by the Constitution, and to exploit it to the best possible advantage. In politics idealism is a great gift. Dreams provide the driving force to politics. But politics is the art of the practical. And the Constitution and all that stands for, is, I can assure you, very real.

"If you decide to treat the Constitution as untouchable, you will come to be an untouchable yourself. If you do not exploit the Constitution you will have to wander in the wilderness of ineffective isolation for a long time to come. Whether offices should be accepted or not is a matter of detail.

"But one thing is certain. If it is worth while going into the legislatures at all, it will be unwise to leave the reins of power in the hands of the reactionary minority.

"Let us hope that Lucknow will decide in favour of exploiting the Constitution by every possible means. Let us also hope that within a short time our National Flag will not be merely a symbol of struggle but a symbol of Swaraj successfully achieved."

FLAG STANDS FOR NATION'S HONOUR

Nagindas Cites Example Of Abyssinian Struggle

The National Flag was hoisted at Kalbadevi on Sunday morning by Sjt. Parulekar, when Mr. Nagindas T. Master, President of the C Ward District Congress Committee, presided.

Requesting Mr. Parulekar to hoist the National Flag, Mr. Nagindas said that the flag of every nation stood for the independence and liberty of that nation and it was for the honour of that flag that every country had to fight.

ABYSSINIA'S EXAMPLE.

Citing the instance of Abyssinia, the speaker pointed out that Abyssinia though pitted against heavy odds was prepared to preserve her independence at all costs, resenting all attempts to deprive her of her independence.

India had to fight for independence, but on different lines and entirely in a different way.

Momentous decisions would shortly be taken at the Lucknow Congress session and the country must be prepared for the strenuous work ahead.

SIGNIFICANCE OF TRI-COLOUR

Sjt. Parulekar unfurling the tri-colour Flag explained the significance of the three colours. The National Flag was the symbol of the efforts of the Indians to provide relief to the starving millions. He exhorted the people to support Khadi and help the village uplift movement.

Among those present at the function were Mrs. Lilavati Munshi, Mr. N. B. Deshpande and Mr. Ratansi Chapsey.

Royal Opera House
TO-DAY
3-30, 6-30 & 10 p.m.
DICK POWELL
And
RUBY KEELER
IN
"SHIPMATES FOREVER"
HEAR
DICK POWELL IN THREE SONG HITS
And See
RUBY KEELER
DANCE The
"SHIPMATES HOP"
All Seats, Except As. 4 Seats, Can be Booked in advance.

Next Saturday
Screen Interpretation
of
Rafael Sabatini's
BEST SELLER
'CAPTAIN BLOOD'
A
ROUSING & THRILLING ENTERTAINMENT
CRAMMED WITH ACTION, LOVE, CRUELTY TREACHERY & GALLANTRY
Starring
ERROL FLYNN
Olivia Havilland
AND
A Cast of Thousands
A Year To Prepare It.
THREE MONTHS TO FILM IT.
A Million to Produce it
PLANS OPEN.
Phone: : : : 21200

THE EXCELSIOR
DAILY, at 6-30 and 10 p.m.
SIR SEYMOUR HICKS
in
HIS WITTIEST WEST END TRIUMPH
"VINTAGE WINE"
with
CLAIRE LUCE
A TWICKENHAM STUDIOS PRODUCTION.

PATHE
Daily: 3-30 6-30 & 10 p.m.
'Phone: 41561.
AN AMERICAN CAVALCADE OF COURAGE!

Adolph Zukor presents
MARGARET SULLAVAN
in
"SO RED THE ROSE"
A Paramount Picture with
WALTER CONNOLLY
Randolph Scott
Directed by King Vidor
Also:
POPEYE CARTOON.

Telephone No. 22037
Post Box 322
Telegrams: "CHRONICLE"
Registered No. B. 1065

The Bombay Chronicle

BOMBAY: MONDAY, FEBRUARY 24, 1936

CIVIC IDEALS

The series of lectures on civic topics, arranged by the Local Self-Government Institute, Bombay, was most fittingly inaugurated with an address by Mr. K. F. Nariman, the popular Mayor of the City. The subject of his address was "Mayor as Chief Inspector," and the speaker himself is a model Mayor as Chief Inspector. Ever since he was elected to high post he has not only upheld the highest tradition of that post but he has also started a new tradition, which will long be remembered as a landmark in the history of the Bombay Municipal Corporation. Mr. Nariman's conception of mayoral duties, demonstrated by him with practical work, is but a part of a great ideal of self-governing local body, an ideal which Mahatma Gandhi has often and often placed before the country and which has been and is being worthily pursued by his followers like Pandit Jawaharlal Nehru, Mr. Vallabhbhai Patel and our own present Mayor. Mr. Nariman's inaugural lecture was an inspiring exposition of that very ideal, with special reference to the duties of a Mayor.

Wanted Human Element

According to this ideal of a local self-governing body, a member of such a body is not a mere mouthpiece of his constituency to voice its grievances, make eloquent speeches thereon and then leave all the rest to the Municipal officials. He is to be a great deal more than that, a real servant of the people, a living link, as Mr. Nariman puts it, between them and the Municipal executive. From his own experience the Mayor has shown that without "personal contact, personal touch and the introduction of the human element, knocking at the doors of the rate-payers," without sanitary rounds in the various nooks and corners of the city, all the speeches and debates in the Municipal hall would, to a great extent, be wasted. On the contrary, Mr. Nariman has also pointed out from his experience how as a result of actual visits of the City Fathers and the Municipal officials to places where there are any grievances, those grievances have been removed or mitigated in a remarkably short time. While Mr. Nariman thus expects every Civic Father to be a servant of the people, he expects the Mayor to be the First Servant of the people and mainly in that sense the First Citizen of the city, and not a mere master of ceremonies as he has been for years past. And Mr. Nariman is pre-eminently what he wants every Mayor to be.

Duty Of Congressmen

The Mayor's plans for civic reform in the city are not at all impracticable. What is needed is appropriate organization and a few earnest workers to set an example of civic service. The first and foremost need in the city, says Mr. Nariman, is the formation of a Rate-Payers' Association, with various Ward Committees, acting in close co-operation with the Ward representatives on the one hand and the municipal officials on the other. There are already some such bodies but he rightly suggests that they should be amalgamated into one central association. The Local Self-Government Institute itself, which has specialised in the technique of civic service, can suggest various improved methods by which such service can be most efficient. As for the workers of the right type to work out the whole scheme of the Mayor, who also happens to be the President of the Provincial Congress Committee, Congress representatives in the Corporation ought to be foremost among them. That way only can they justify the special measure of confidence the voters have so far reposed in them and can claim even larger measure of confidence in the future. Exemplary civic service by Congressmen, like that which is being rendered by Mr. Nariman, is of invaluable benefit both to the Congress and the local bodies concerned. It will permeate these bodies with the spirit of service which Congressmen justly claim to possess and the public will better realize that the claim is not an empty boast. By making Local Self-Government a great success Congress cannot but hasten the advent of national Self-Government.

An Astounding "Protest"

Cable reports of the action taken by some of the Natal Indian Congress leaders on the marriage of Sir Syed Reza Ali were astonishing enough. Details received by mail leave us in sheer amazement. It is utterly impossible to understand, much less appreciate, the state of wild agitation into which responsible public men worked themselves up on the question. As the "Indian Opinion" quite rightly says, ". . . this matter has been given undue importance. This is not a case of abduction of an innocent woman who was being forcibly converted to another faith. Both the parties were old enough to think and to decide what was best for them." But the Natal Congress protested at the top of their voice; which was bad enough.

What was infinitely worse was that they took leave of all sense of proportion and relevance. The statement of Mr. Godfrey is a study in senselessness. The marriage was regarded by himself and his colleagues on the Executive of the Natal Congress as "a crisis of national importance" and they proceeded to "implement" their protest by resigning "en masse" from—the Natal Congress. What sense there is in decerting the Indian Congress which has nothing to do with the bride or bridegroom it is impossible to discover. Could there be a more astounding theory of relationship between crime and punishment?

Wanted More Information

Replying to a question in the Legislative Assembly on bombing on the Frontier, Mr. Tottenham, Defence Secretary, made several admissions which call for some fuller explanation and scrutiny. He admitted, for instance, that for about three weeks in September last there was "prolonged" bombing on the Frontier, calling for the use of "a large amount of ammunition and about 2,500 bombs," that these operations were "designed to deny a large area of the country to gatherings of hostile tribesmen," but "were not designed to inflict human casualties," and that "it was doubtful if any were caused by the bombs." Significant as these statements are, more relevant points are, not what the designs were, but what were the actual facts, whether, for instance, bombs were thrown on peaceful men and women and children and whether a more precise statement on the casualties is not possible. It is difficult to believe the plea that "from the nature of the case it is impossible to give any official information" on this point. The very nature of the case demands more information.

IMPORTANCE OF SCIENCE

Aga Khan's Lead

(BY ICONOCLAST.)

H. H. The Aga Khan is reported to have said to the students of the Lucknow University: "The present superiority of the West over the East was due exclusively to the fact that the Westerners had learnt to follow the rules and regulations of Nature and had delved into her secrets. The East lagged behind the West in this respect by three or four centuries and the foremost task of every student was to become a Missionary of Science and Nature, discover their secrets and reveal them for the benefit of others."

A Great Solvent

Though His Highness has spoken a great truth in giving expression to his views on the lamentable slackness of the East from the standpoint of material progress, there is no doubt that in this country, still steeped in mediaeval mysticism, a good number of people, reputed to be enlightened and progressive, may not go the whole hog with the Aga Khan on this point. There are, in effect, many in the country who, having a false pride in the past achievements of the East, whatever these may be, think that the East, not only has nothing to learn from the West, but can afford to teach it a good many things. On careful enquiry "these good things" generally turn out to be the "spiritual superiority" of the East over the materialism of the West. Since the Aga Khan is respected as the religious leader of an important sect in the East, these words coming from him must seem to have a greater weight than if they had come from any other person. But His Highness is not only a religious leader, he is also a person experienced in worldly affairs, otherwise it is doubtful whether in his capacity of a religious leader he would have encouraged the study of science as liberally as he has advised. For science, after all, whatever the teachers of religion may say to the contrary, is a great solvent of religious dogmas. Even in the West, religious leaders are, as yet, not very anxious to teach those sciences that flatly contradict their religious books. Astronomy, Geology and Biology are particularly looked upon as dangerous by religious teachers and in educational institutions under their management they do not encourage these sciences or if they teach them at all they generally manage to give their own interpretations to the findings of these sciences to make it appear that they in no way contradict the Biblical teaching on the universe, Creation and Man.

Science And Religion

Frankly speaking some sects in the West are still openly hostile to science. As is well-known, the Fundamentalists in America and in Europe denounce the Evolution theory of the descent of Man as is revealed by Biology and Geology. Some others, perhaps a little ashamed of the blunders they made in the past in bitterly opposing science and persecuting its teachers, such as Bruno and Galileo, teach their students that there are two kind of sciences—the pseudo and the true. True science it would appear is that which by its nature does not contradict the Scriptures and the dogmas of these sects. Chemistry, for instance, is a true science and so is Mathematics or Economics. These sects will point out with pride that some of their most staunch followers who gained fame in science such as Pasteur, Mendel and others were good Christians and did not denounce religion as so many others are prone to do. Such assurance, of course, is for the consumption of uninformed followers—the mugs in the crowd as one may say. The teachers of some of these sects boldly assure their followers that, on the contrary, they are the great supporters of science—that is to say true science and not the "impious nonsense" that passes as science and is taught by the enemies of religion. Since education in the West, except in certain countries, is still in the hands of religious teachers, it must not be presumed that every body in the West now has adopted a scientific habit of mind and is a lover of science for the truth it teaches.

Perhaps in this respect, H. H. The Aga Khan has overrated the importance of scientific teaching in the West. There, let it be said, science has certainly succeeded in making certain headway with the result we see in material progress; but it has done so in the teeth of bitter opposition from religious teachers who have done their best to discredit and misrepresent it. We often hear that science is not incomp-

(Continued on Page 7)

Paramahamsa Ramakrishna

Messenger Of Light

(By Swami Vishwanand)

The mythical swan possesses the power of separating milk from water. To us it seems to be an absurdity. But the mythologist and the poet are freelances. Their residence is in the realm of fancy. In studying the few persons—in studying the history of the world we come across a few persons—their number is microscopic—endowed with extraoardinary power of discriminating the Real from the unreal. The external sense—world, which is so real and attractive to us, does not exist for them. They sense the super-sensuous, supra-mental Reality. They are the mighty swans having wings that enable them to hover above life. They hear a voice we cannot hear, they see a hand we cannot see, which beckons them away. It's they who have become founders of religion, creators of epochs of civilization, makers of history.

God-Man

What is the purpose of existence? The object of human effort? What happens to man after death? Why should he die at all and all his achievements come to nothing? Thinkers and philosophers in all ages and chimes have wandered in the vistas of speculation and the cry has gone forth from the depth of their heart, "Light, more light". But these world-teachers see Light from their childhood. They are often a puzzle, an enigma to their contemporaries but posterity worships them as god-men. They are the real messengers of Light, whether on the shores of Galile or on the bank of the Ganges, in the battle-field of Kurukshetra or in the deer-park of Benares, it's the self-same voice that speaks, "Come ye that are weary and heavily laden, I will give unto you rest."

New Wine In Old Bottles

One of these messengers of light appeared in our motherland exactly a hundred years ago. There are periods when the word gets topsy-turvy. Some super-human power is necessary to re-adjust the word-forces. There has been contact of India with the West since the days of the great Macedonian who conquered the whole world and shed bitter tears when he had no other country to conquer. Evidently the Vedic seer is right when he says, "True happiness is in the Infinite, never in the finite." But this contact became very intimate in the beginning of the nineteenth century when Macaulay, supported by Raja Rammohan Roy made English the medium of education in this country. Antiquarians and archaeologists tell us that the Indo-Aryans are one of the oldest peoples living under the Sun, that India has a hoary culture; very ancient civilization. But the first generation of Indians who drank deep at the fountain of western literature and philosophy were swept off their feet. They imagined that India had no past, that Vedas were pastoral songs, religion was moonshine and their ancestors were fools. The emotional Bengali was the worst fool in this respect. It was really a case of new wine in old bottle.

His Discoveries

While this revolution was going on all over India, Ramakrishna—shut up in a temple-garden within a few kilometers from the city of Calcutta—was carrying on researches in the laboratory of his mind and discovering the laws that govern the inner world. If the outer world is real, the inner world is equally real. Are not ideas as explosive as bombs? He was adding realisation to realisation. Religion does not consist in doctrines or dogmas but in realisation, direct and immediate perception—that is the first discovery he made. War by sword in the name of God has almost ceased since the Cross and the Crescent measured their strength in the Holy Land, but war by pen goes on. Call it "pani" or "aqua" it's the same water that quenches thirst. It's the same God who is worshipped by the Muslims as Allah, Father in Heaven by the Christians, Ahura Mazda by the Zoroastrians, Jehova by the Jews, Parameshwar by the Hindus—this was his second discovery.

Rightly does Mahatma Gandhi observe, "Ramakrishna's life enables us to see God face to face. No one can read the story of his life without being convinced that God alone is real and all else is an illusion." Keshub Chunder Sen, the doyen of Indian orators, leader of the unitarian movement lionised in London, used to sit spell-bound at the feet of this weird mystic. "Never man spoke like that." And his world-famous disciple, who stormed the Chicago parliament of religions and raised Indians one cubit in stature in the estimation of the civilized world, once told a close friend, "He can take a handful of dust, blow into it and manufacture a Vivekanand.' To-day on his birth-centenary Roman Rolland, Count Keyserling and Tagore are sending forth their salutations.

Keynote Of His Life.

The keynote of Ramakrishna's life was to see unity in variety, harmony in the midst of discord synthesis behind contradictions. And this is the crying need of the hour. Steam engine, electricity, radio and aeroplane are annihilating distance. Our antipodes are becoming our neighbours. Men and women belonging to different races, creeds and nationalities are rubbing shoulders in their work-a-day life. His life throws a flood of light on the burning questions of the day. His reverential homage was to all churches.

Mystics of Persia and Punjab, Mongolia and Madras speak in the same language. All jackals bowl alike—this was his homely way of illustrating a grand truth.

Inspired by him Swami Vivekanand propounded the religion of humanity, the religion of the age. "Would to God that I could be born and reborn and suffer a thousand miseries, provided I might adore and serve the only god that exists, the sum-total of all souls, and, above all, my God the evil-doers, my God the unfortunates, my God the poor of all races!"

God hath sounded for the trumpet
That shall never call retreat,
He is sifting out the hearts of men
Before His judgment seat;
Oh, be swift my soul, to answer Him:
Be jubilant, my feet!
While God is marching on!

Frankly Speaking

A FRESH CRISIS.

Reuter sympathetically observes that it will require all Mr. Eden's genius for conciliation to rescue the corpse of the Naval Conference from the fresh crisis in which it finds itself. The crisis is natural enough. Every power is troubled, by, as it were, bilateral fears and interests and desires that the technical Naval Treaty should be set in a background which explains and guarantees its own individual interests against its particular *vis-a-vis*. This is unfortunate but it is the inevitable result of that attitude of mind according to which, protection and security can be achieved better by individual preparedness than by vigorous and faithful pursuit of the principles of the collective system. This attitude of mind is responsible for the failure of all efforts towards the achievement and stabilisation of genuine peace, and, if persisted in, will ultimately lead to War.

AMNESTY IN SPAIN.

It is to be hoped that the Socialists of Spain will not allow their excitement over the delay in release of political prisoners to run away with them. Their suspense and eagerness are both intelligible, but it is better for the Left Government to respect constitutional formalities than to allow its enemies to damn it. This will help to re-assure the people as a whole and to prepare the ground for smooth working of Senor Azana's programme. And this after all, is the essential point, nationally as well as internationally. For, Senor Azana's regime will be watched in its working, with deep interest by the whole world.

THE "RUB."

If the essential principle of the Locarno idea is to guarantee the security of signatories to the Pact, the Franco-Russian agreement quite clearly does not violate the Pact. The agreement is a defensive one, constituting, at its worst, a mutual undertaking about assistance in the event of aggression. There is obviously no justification for Germany to protest. But, paradoxically enough, Germany cannot but protest, for, the agreement destroys, as in one stroke, all the fond plans of the Nazis as regards her Eastern neighbour. Germany, too, feels the need to expand—at the expense of Russia. The Franco-Russian Agreement does not allow this. And there's the rub.

THE CONTRAST.

Says our Moscow correspondent: "Formerly the percentage of literacy among the national minorities in the Soviet Union did not exceed 2 and in many places 1 per cent. To-day it is 80 per cent." One cannot help thinking of the contrast between Russia and India which has had the benefit of a superlatively civilized tutelage for over a century. But India is not Russia where they have worked veritable miracles in all departments of Russian life. Unfortunately, however, India is not even Turkey, where the "Sick Man"—once so far in the rear of progress—is making such tremendous strides that he has already left us well behind. The reason is obvious.

SWADESHI IN INSURANCE

The growing popularity that the Indian insurance companies are gaining in India is one of the most hopeful aspects of the Swadeshi movement: Not only have they been able to oust the foreign concerns from the dominant position they so far enjoyed, but the Indian companies have also given a tremendous fillip to the growth of the insurance habit in the country. What was once suspiciously regarded as some sort of a commercial fad is to-day recognized by all to be a social necessity, and no head of a family with any consideration for his dependants can afford to remain uninsured. This success, achieved in an astoundingly short time, is a tribute to the enterprise of our insurance men which we acknowledge by presenting our readers to-day a Special Insurance Supplement. We hope it will prove of particular interest in view of the Insurance Conference which opens to-day.

Indian General Manager Of Tatas

To The Editor Of "The Chronicle."

Sir,—It is a matter of great pleasure to us that Mr. J. J. Ghandy has been appointed as the General Manager of the Tata Iron and Steel Company.

Mr. Keenan, the General Manager, has proceeded on leave to Europe. Mr. Ghandy is the first Indian to be appointed in a post, responsible as this and is managing the affairs with extraordinary abilities. Formerly he was the General Superintendent and under his supervision the production rose to 56 thousand tons. Sometime ago foreigners alone occupied this post also, but they could never produce more than 40 thousand tons.

On this occasion we heartily congratulate Mr. Ghandy and hope that in doing good to the Company, he will also look after the welfare of the labour as well.

—Yours etc.,

M. PANDAY.

Speed Of B. B. Locals

To The Editor of "The Chronicle."

Sir,—For the very short distance between Dadar and Church Gate stations, the ordinary locals of B. B. & C. I. Railway take up the awfully long period of twentyone minutes. Considering the facts that the trains are electric and that they are capable of attaining very high speed, the speed at which they are actually run for years is simply execrable.

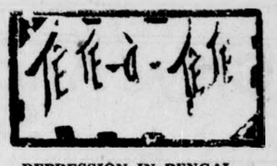
The undesirably and unjustifiably long time taken up by the locals may well be illustrated by a story which we read some time ago. It runs thus:

"You'll have to pay full fare for this boy," said the ticket collector, "as he is over age." "He may be," said the mother, "but he was certainly young enough when we started."

The story pertains to the trains of another railway, but it is equally applicable to the locals of the B. B. & C. I Railway company.

It is hoped that after reading the story the authorities of the railway will feel ashamed of the shockingly slow speed of their trains and run them at the maximum speed which they are capable of acquiring.—Yours etc.,

PROFOUNDLY DISGUSTED PASSENGER.



DEPRESSION IN BENGAL

Governor Explains

—Headlines.

Please don't apologise your Excellency.

* * * *

The Burma Legislative Council has rejected for the second time Government's Criminal Amendment Bill.

The Home Member must be pleased. The way has been cleared now for the Bill to become law. You may not believe it, but two bureaucratic defeats do make one bureaucratic victory.

* * * *

"You don't expect me," said Mr. Jinnah to the A. P. I. "to say like Caesar I have come and I have conquered."

No, not like Caesar.

* * * *

We learn from a Delhi contemporary that "Great significance is attached to a meeting of the Standing Committee of the Chamber of Princes which, it is understood, comes off on February 24 and 25 in Delhi."

We hope it is brought off.

* * * *

UNTOUCHABILITY ON ITS LAST LEGS.

—Headline.

But the centipede, we fear, has still enough and to spare, thanks to Hindu Orthodoxy and Dr. Ambedkar.

* * * *

Apropos of the statement recently issued by the President of the Natal Indian Congress, a correspondent wants to know why that organisation should be boycotted for the action of Sir Raza Ali in marrying his bride.

So do we.

* * * *

In this connection, however, we strongly urge upon the ex-President of the Natal Indian Congress and his colleagues to demand that their lead be followed in India. And we suggest that among others the following should record and implement their protest against the marriage of the Agent-General for India in South Africa:

(1) Babu Rajendra Prasad, Pandit Jawaharlal Nehru and Members of the Working Committee by boycotting the Indian National Congress.

(2) The President and Executive of the National Liberal Federation by repudiating the organisation.

(3) The Indian merchants by winding up their Federation forthwith

and so on.

* * * *

We take the following from a Delhi contemporary:—

ALIGARH, Feb. 20.

The annual sports of the University are to be held on February 24 and 25. A most interesting feature will be the 'Vice-Chancellors' race, in which all the Vice-Chancellors who are coming to attend the Inter-Varsity Board will be expected to run and compete. The general opinion is that the Vice-Chancellor of the Calcutta University stands the best chances for he is the youngest. The chances of Bishop of Lahore and Dr. Zia-ud-Din are not very bright.

How very dismal! But couldn't the Pro-Chancellor of Aligarh, the Aga Khan, lend the services of his Trainer?

* * * *

BRITISH BUDGET.

Chancellor To Show A Surplus.

—Headlines.

Neville's hat!

At the age of 82, an Australian has petitioned for, and secured, divorce from his 75 year old wife. Case of better late than never.

"This," said the art collector, pointing wth pride to a small picture on the wall, "is a specimen I obtained very cheaply at a sale. It's a genuine Rembrandt, and it's actually worth about four times the price I paid for it."

His guest, extremely vague about matters connected with art gasped.

"Great Scott"! he exclaimed, "you don't really say so! I've seen those Rembrandt sales advertised at the draper's but all my wife ever gets at them is bits of silk and ribbon."

German Reactions To Franco-Soviet Pact

HITLER'S WAIT AND SEE POLICY

Arrangements Are Complete For Occupation Of Rhineland In 24 Hours

(SPECIAL CABLE.)
BERLIN, Feb. 22.

Holding the secret of Germany's ultimate reaction to the impending Franco-Soviet Pact Herr Hitler has withdrawn from his Bavarian mountain retreat. While the German official quarters undoubtedly view the Pact with great concern it has been recognised that Germany's decision concerning it lies entirely with Herr Hitler who is adopting a 'wait and see' attitude pending the outcome of the French Senate debate on the Pact.

If the Pact is ratified without any concession to German anxiety Herr Hitler may take one of the three following steps:—

Firstly, march to Rhineland Zone with flags flying and drums beating,

Secondly, publicly pronounce that Germany is no longer legally bound to observe the demilitarisation of the Rhineland Zone, but considered her political forces in the zone as sufficient protection until the matter could be settled by international regulation and

Thirdly, an emphatic protest to France at the ratification of the Pact and reserve Germany's final decision.

The first contingency is not likely. The second is possible. The third is the most likely. it is generally concluded that Germany is not likely at present to march to Rhineland as she does not want needlessly to outrage world opinion and because the occupation of Rhineland is largely an academic question inasmuch as there is every evidence that Germany's military experts within and near the zone have organised provision for the occupation and adequate defence of the zone within twenty-four hours.

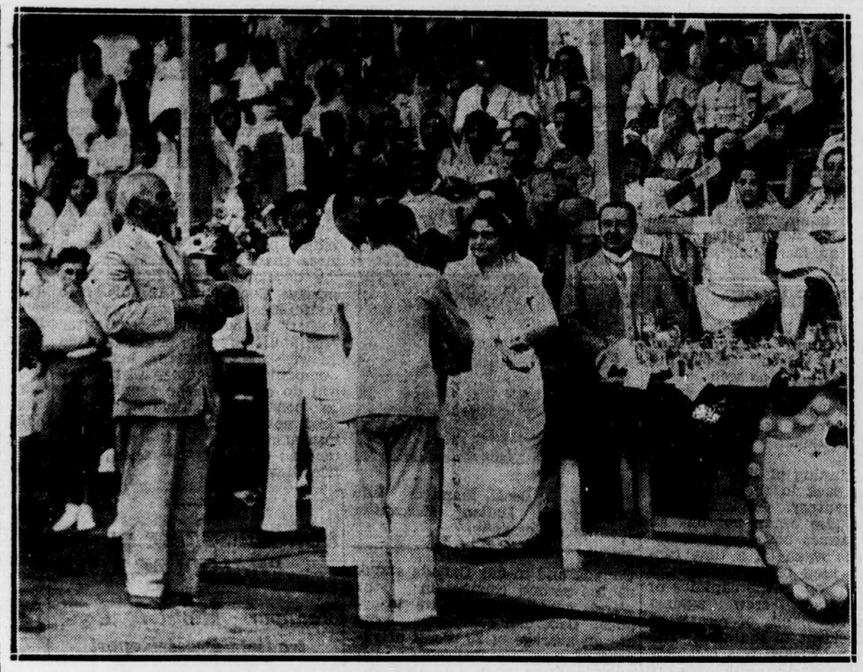
IS IT "FINAL WARNING?"

German Communique On Franco-Soviet Pact Causes Anxiety

(SPECIAL CABLE.)
PARIS Feb. 22

Anxiety is reflected in the published comments on the last night's German communique, relating to the Franco-Soviet pact. The Berlin correspondent of the "Paris Midi," says: It looks like the "final warning".

The correspondent adds Berlin is encouraged by the belief that the growing Italo-German friendship has produced deep impression on the Southeast European states. It is expected M. Herriot will make a personal reply to the allegations in the communique.



The annual sports of the Zoroastrian League were held at the Cooperage on Friday evening. Photo shows Lady Billimoria distributing the prizes.

Clicquot Wins Rs. 32,500 In Three Runs At Mahaluxmi

Classification Of Certain Horses Causes Much Dissatisfaction Among Local Trainers

(BY OUR RACING CORRESPONDENT.)

Byculla Club Cup Day which will bring the Big Meetings to a close on Saturday, promises to be unusually attractive. After the sensational happenings in the C. N. Wadia Gold Cup in which Rivalli defeated the Viceroy's Cup winner Mas d'Antibes by a short head, speculation is naturally rife as to whether the Bhopal horse will have his revenge.

All of course depends on the handicapper who will have to take serious notice of another competitor in Clicquot, the winner of three races off the reel. The son of Allenby was lucky to find himself in Class II where he started the ball rolling, and by virtue of his facile success in the Rajpipla Gold Cup with 7-11 last Friday, spells danger to the top notchers in the Byculla Club Cup.

Mr. G. Mc Elligot has already netted Rs. 32,500 in stakes in addition to a gold cup valued at Rs. 2,500 with Clicquot.

CAME TO HAND EARLY.

Barely six months in the country the son of Allenby has more than paid his purchase price, and it is obvious that the extent of his ability has not been gauged by the handicapper here. A winner on his last appearance in Ireland in the Maddenstown Plate (1¾ miles), carrying 9-4 in a field of eight runners last June, Clicquot was rated highly by the Irish weight-allotting officials.

Distance would seem to be his forte, and he seems in additnon to be able to shoulder big weights. If Sir Kenneth Gibson is not duly impressed by this new smasher in our midst, Mas d'Antibes and the rest will be filling a minor role in the Byculla Club Cup.

WRONGLY CLASSIFIED.

The talk of the race course during the past week has been the classification in Class 3 of Morfair and Morstone, two recent importations which have met the best sprinters in England. They have been entered late for the big meetings. I shall mention one race the Molyneux Cup ran at Liverpool to show that the comments made are not without foundation. In that event Flamingo and Satyr carrying 9-7 and 9-6 respectively, finished behind Morstone who placed fourth with 7-6. Morfair also competed with 8-4. This should convey an idea of what the Handicapper in England thinks of Morfair to put him 16 lbs behind the best sprinters at home.

This pair also hail from the same establishment as Clicquot, and several trainers are naturally envious of the good fortune that is the portion of this particular stable. As the grumblers are licensed professionals they are obliged to take things lying down, but it up to the Stewards to put an end to the grievances voiced so loudly, in the interests of the sport.

NEED FOR MORE WINDOWS.

On Eclipse Stakes Day and on Friday last, the attendance exceeded anticipations. The rush at the tote windows, especially on the top deck of the Grand Stand, made it difficult for punters to obtain tickets. Surely more windows could be opened on such occasions.

Several complaints about spurious coins being paid out, have been received by us. In the bustle that prevails during the racing 'dud' rupees cannot be carefully scrutinised but operators at the change window should be wary of accepting small money without testing the same. It is possible that there are some unscrupulous persons who find the race course a convenient spot for palming off these valueless coins.

DELHI TO HAVE BUDDHIST TEMPLE

Plot Of Land Leased To Mahabodhi Society

CALCUTTA, (By Mail).

An agreement has been reached between the Secretary of State and the Mahabodhi Society of Calcutta whereby a plot of land measuring more than a "bigha" on Reading Road in New Delhi has been leased to the latter for the purpose of constructing a Buddhist temple.

The necessity for such a temple was felt by the Buddhists since Delhi was made the capital city of India and representations for granting a plot of land for the purpose of constructing a temple of their own were being made for sometime.

In 1935 the secretary of the Mahabodhi Society went to Delhi and approached the authorities to assign a plot of land to the Society. The present agreement is the outcome of that negotiation. The present plot has been perpetually leased to the Society on certain conditions and the annual rent to be paid to the municipal authorities is fixed at Rs. 20.

Reading Road thus promises to be a road of temples. Already lands have been assigned on similar conditions to a Hindu organisation for the construction of a Kali temple, to the Sanatan Dharma Sabha and the Hindu Mahasabha on this road.—A.P.

MEETING WITHOUT CHAIRMAN!

Light On Lucknow Municipal Board Affairs

LUCKNOW, Feb 22.

An unprecedented situation in the history of the Lucknow Municipal Board arose this afternoon.

The Chairman of the Board had convened a meeting for this evening, but half an hour earlier he postponed its holding. But the Opposition Party members, who are in a strong majority, formed quorum and held the meeting without the Chairman.

Piquancy was added to the affair, when the Members of the Opposition Party elected their own Senior and Junior Vice-Chairmen and Chairmen and members of other committees.—United Press.

NEW SECRETARIAT AT HYDERABAD

Govt. Communique

(From Our Own Correspondent.)
HYDERABAD, Feb. 22.

A communique issued late to-day says:—"The attention of His Exalted Highness the Nizam's Government has been drawn to accounts published in a certain section of the press, both local and outside, of the new Secretariat to be organised for the conduct of work in connection with the Federation.

"While the public have been requested to await the issue of a full Government statement on the subject and not be misled by different accounts published hitherto the Government desire to state the news that Mr. Boman Mehta, Nagpur has been appointed Assistant Secretary in the new Secretariat is incorrect."

In spite of the communique, it is maintained that Mr. Boman Mehta has been appointed who is already on duty.

DISCONTENT IN PALESTINE

Sensational Attack By Arab Paper

DAMASCUS, (By Air Mail.)

Following the uneasiness in Syrian political circles, agitation is also increasing in the Arab areas at present under the British mandate. It must be recalled that several demonstrations against the British took place, some time ago, in Haiffa on the 40th anniversary of the death of the nationalist leader, Sheik Kassam. Letters and telegrams expressing sympathy for the Arab nationalist movement in Palestie, came from Syria, Trans-Jordan as well as Egypt.

The criticism against the British policy is rapidly growing today. The Jaffa Arab daily "Falastin" writes in an editorial "The national movements in Egypt and Palestine have now come to the same conclusion that it is England alone which is responsible for the state of affairs prevailing in these countries. The nationalist struggles must be directed against England. The Egyptians have realised the right policy after fifty years of struggle for freedom and that is what the Palestinians after marching in the dark for seventeen years ought also to realise".

The journal "Fatal Arab" has made a sensational attack against the British policy in the Middle East declaring that Britain has not shown a tinge of sympathy for the Arab cause and that having put the Arab community in Palestine into a vexatious position they are now attempting to see Syria also transformed into a Jewish home. The discontentment against the British regime is being fully exploited by Italian and German propagandists who are spending vast sums of money in order to increase the agitation in the country.

The Italian publicists have been particularly very active during the last few weeks, and the broad-casting station at Bari is being utilized for representing Italy as the true defender of Islam and the only champion in their cause of independence.

Fascist Army And Official Denial

ROME, Feb. 22.

It is officially denied that half a million men were given leave from the Army on account of improvement in the European situation.—Reuter Special.

Paper-Making Factory For Chanda Dt.?

NAGPUR, February 22.

A proposal for the establishment of a paper-making factory in Chanda district is at present being considered by several Congressmen.

It is understood that an inmate of the Gandhi Ashram, Wardha, who recently returned after undergoing training in the art of paper-making in the Continent is preparing a scheme for making fine paper from bamboos which abound in the jungles of Chanda district.—United Press.

For Joining Congress Jubilee

SURIA, February 22.

Sjt. Devendra Nath Roy, pleader, on whom a notice was served to show cause why his gun license would not be cancelled for his taking part in the last Congress Jubilee celebrations, appeared before the District Magistrate and was allowed to keep his gun.—United Press.

ADVISORY COUNCIL AGAINST LEGISLATION

Problem Of Ticketless Travel Will Be Discussed With Agents Of Railways

NEW DELHI, Feb. 22.

The problem of ticketless travelling was discussed this morning at the meeting of the Central Advisory Council of Railways. It is understood, the opinion of the Council was generally against legislation in this matter. Several suggestions were made with a view to imposing stricter check on ticketless travel. Discussion was postponed till after the middle of March in order to enable the Central Advisory Council to meet the Agents of Railways who will be at Delhi at the time to attend the meeting of the Railway Conference Association. The Council considered the sub-committee's report relating to the future educational policy on Railways. It is understood the report was practically accepted and the Rail and Railway Administrations were asked to collect, as recommended by the sub-committee, an esttimate of the number, likely to take advantage of benefits, if so extended, and additional cost involved if these rules were given effect to in the case of inferior staff drawing thirty rupees and above. The sub-committee's report recommends, 'inter alia', that such temporary staff as are eligible to subscribe to the Railway Provident Fund should be treated as quasi-permanent and included in the rules, that the limit of assistance should be raised to the High School Standard and that the present maximum limits of assistance (namely fifteen rupees per child and forty rupees in all per parent) should not be increased.—A. P.

FOUR DISTRICTS TO BE ABOLISHED?

U. P. Govt.'s Retrenchment Scheme

LUCKNOW, Feb 22.

Drastic economies to the extent of Rs. 20 lakhs are to be made by the U.P. Government as a result of the recommendations made by the Retrenchment Committee appointed in May last.

The Govenment's retrenchment scheme was laid on the table of the Legislative Council to-day. According to it, reductions amounting to over Rs. 2 lakhs have already been given effect to by the Reserve Department, further saving of Rs. 12 lakhs on the Reserve side and 8 lakhs on Transferred Department.

Among the important proposals still under consideration are:—

1. Reduction of the strength of the Chief Court by one judge;
2. Abolition of the Jhansi division and districts of Pilibhit Dehra Dun, Ballia and Sultanpur or Partabgarh; and
3. A special officer should examine the possibilities of retrenchment in police department through which an economy of Rs. 4 1/2 lakhs is planned.

Details of the proposals in respect of the Reserved and Transferred Departments will be examined by two small non-official committees shortly to be appointed. It will be recalled that United Press in November last made a forecast of the U. P. Government's economy plan saving Rs. 20 lakhs. —United Press.

Even Fettered Ministry Can Help Forward Swadeshi

MR. SHROFF'S SURVEY OF ECONOMIC CONSEQUENCES OF NEW CONSTITUTION

A general survey of the economic consequences of the new constitution was made by Mr. A. D. Shroff in the premises of the Young Men's Hindu Association on Saturday last, Mr. Manu Subedar presiding.

Mr. Manu Subedar, at the outset, said that India was no longer to be considered an isolated island and that modernity was the prime requirement of the country which should equip itself with the change of circumstances and meet competition everywhere. In order to achieve this object everyone, to-day, he added, should throw in his or her lot to the general good of the country.

TEST OF REFORMS.

Travelling over a wide range of subjects under the new dispensation and the gifts that could be accrued under it and the fetters that it laid down, Mr. Shroff remarked that the test that should be applied to it was to see to what extent would the new constitution provide scope for raising the standard of living for the masses of India.

FETTERS FOR MINISTERS.

The main difficulty under the new constitution was, he added, that the ministers would not be entirely free to choose their own instruments owing to the special responsibility of the Governor in regard to the safeguarding the rights of the services.

But in the provinces, Finance was not prescribed as a special responsibility of the Governor. Matters like Land Revenue, Forests, Education, Health and such other matters of policy would be in the hands of the elected Ministers.

And this provided, he added, great scope and unprecedented opportunities for helping economic uplift through enunciation of new national policies.

The borrowing powers of the Provinces, he remarked, would not be strictly restricted, thus making possible, inauguration of schemes for spreading compulsory education, reducing agricultural indebtedness through a network of Land Mortgage Banks, supporting Swadeshi, etc.

SWADESHI AND SCHOOLS.

The Minister of Education, for example, could create and imbibe ideas of Swadeshi in the school-going children and advance national industries by prescribing that every child should wear Swadeshi and by imposing upon them such rules like laying down true national history books which would go a long way in moulding the ideas of the future generation.

Revision of permanent settlement and the Forest research alike would open up new avenues where wealth could be dug up.

As far as Federation was concerned, there was very small scope owing to lack of finance, heavy military expenditure and severe restrictions with regard to legislative and administrative discrimination.

OTTAWA BARRIER.

And so also the Ottawa and British Trade Pact whose existence would hinder the formulation of new trade and fiscal policies.

The hedging of the Federal Railway authority with a number of fetters would have serious economic consequences in the way of development of our country's trade and industries. The Railway policy would no longer be laid down independently and the Railway lines over a wide area of 40,000 miles could not be taken to mean as a means for merely facilitating transportation.

With all these handicaps the lecturer honestly felt that some advance on the present position had to be recognised. Much, however, would depend upon men who would be in charge of the important departments.

LIKE GAME OF CHESS.

In winding up the lecture, Mr. Manu Subedar said that the new dispensation looked like a game of chess, devised by the British people in order to see who was going to take first the next move.

It was a device, he added, to deviate the terrific stream of nationalism which was in evidence so remarkably in the country for the last several years.

SPRINGS OF NATIONALISM.

But the British people could not, he asserted, suppress the springs of nationalism and within five years the whole nation would tear the whole scheme to shreds, both the Hindus and Muslims being forced to unite due to common economic grievances.

Mr. P. R. Lele gave a vote of thanks on behalf of the Association and the meeting dispersed late at night.

AHRAR DEPUTATION FOR HEDJAZ

Opposition To Reported Mining Agreement

KARACHI, February 20.

The Ahrar Association is deeply concerned over the reported conclusion of an agreement between Hedjaz and a foreign company of a mining agreement in the former territory. A deputation consisting of members of the All-India Ahrar Committee headed by Mazhar Ali Azhar, B.A., LL.B., M.L.C., the Secretary, has sailed for Hedjaz on a pilgrim boat during the week end.

In the course of a statement to the press Mr. Mazharali said: "The Ahrars have never left any stone unturned to help the Hedjaz administration. They are ready to help any constructive scheme for the betterment of Hedjaz. We are proceeding to Hedjaz to interview the Sultan and find out ways in which we can be of help. We are proceeding as friends and will return as friends whatever happens.

We are not seeking anything except the pleasure of God and the sincerest help to the Hedjaz administration. We wish to see a prosperous, strong and invincible Hedjaz. May God help us in our mission"— A.P.

IMPORTANCE OF SCIENCE

(Continued From Page 6)

atible with religion and that there is no conflict between the two Those who speak like this speak with their tongue in their cheek. The two can never be reconciled any more than water and fire can. Religious teachers know this too well. For this reason one must admire the Aga Khan in his encouragement of scientific study. His own people who are still very, very innocent of what science reveals, may, if they take the advice of their leader seriously, be surprised at what they have taken so far to be religious truths on which their future lives depend. Science is indeed a great solvent of rligious dogmas and if rightly understood is the real saviour of mankind. There can be no civilization without science, no culture, no progress, and, above all, no broadening of the mind on which the happiness of nations depends.

NO EMBARRASSMENT TO BRITISH GOVT.

Foreign Press Comment On Publication Of Maffey Document

RUGBY, Feb. 21.

A statement will be made in Parliament on Monday regarding the publication in Rome by the newspaper "Giornale D'Italia" of extracts from the confidential report of the inter-departmental committee of experts under the chairmanship of Sir John Maffey.

The Committee was set up by the British Government early last year of investigate, if and to what extent, British interests would be affected if Italian invasion of Abyssinia, which was then threatened resulted in Italian control by that country. Published extracts state, the committee found that British interests would in fact remain unaffected in such circumstances.

Foreign newspapers comment appears to take the same view of the report as that of the British press namely that its publication cannot be cause of embarrassment to British Government. Typical of the comments of many foreign newspapers is that of Paris "Petit Bleu" which states "Rome brilliantly demonstrated that the attitude of Britain in reference to the Italo-Abyssinian dispute has been completely disinterested".—B. O. W.

MANGROL FAIR

(From A Correspondent.)
MANGROL, Feb. 20.

His Holiness Pir Motamiyan Saheb of Mangrol performed the opening ceremony of a fair held at Mangrol in the sacred memory of the Pir Saheb who had founded the Gadi and presided over the functions connected with it. During his speech he advised the people, who had assembled in large numbers, to live in peace and good will, and ameliorate the conditions of the backward and depressed classes.

This fair is a function which unites people of all castes and creeds with great cordiality every year, and actuates them to do service to the poor humanity.

Strathmore For Marseilles

GIBRALTAR, February 23.

S.S. "Strathmore" sailed to Marseilles.—Reuter.

King To Inspect Liner "Queen Mary"

RUGBY, Feb. 22.

The King will visit Clyde on March 5 to inspect liner "Queen Mary" whose superb fittings and decorations are expected to be practically completed when His Majesty leaves Clyde Bank on March 29.

At present the liner is still receiving the attention of 7,000 craftsmen most of whom are concentrating on beautifying as apart from the utility side work.—Reuter Special.

Judgment Reserved In Kunjarwadi Murder Case

(From Our Correspondent.)
POONA, February 22.

In Kunjarwadi murder case in which Ganpat Jambuvant Shelar is alleged to have been murdered on October 31, last, Nivrutti Amrale and Pandu Sakharam Petkar were charged under Section 302 I.P.C.

The jury to-day returned a verdict of not guilty by a majority.

Judgment has been reserved till Monday.

WORLD TAKES TO INSURANCE

to get an all-risk cover from insurance companies. Some companies have adopted what is known as the Householders' policy, which covers everything in the house including chattels, wearing apparels and everything else against all risks.

MOTOR CAR INSURANCE

Then there is the comparatively recent development of what is known as the Motor car insurance. Until twenty-five years ago insurance companies did not know what it was to insure a motor car. To-day this business has become so formidable that it has become the leading line in insurance. Indeed opinion is being freely expressed that the income from the insurance of motor cars is so rapidly going up that in another five years it will far exceed the income that companies derive to-day from Fire and Marine insurances. American companies alone derive an income nearly 300 crores of rupees a year from motor insurance business, and British companies derive over 100 crores of rupees a year. Indian companies also derive an income of nearly 625 lakhs of rupees a year. At the rapid rate at which motor cars and motor vehicles are increasing in the world, there is no reason why this important branch should not become the leading insurance line, as indeed it has become. The Motor car insurance is not confined merely to the insuring of the motor car against accidents. The important risk therein is damage to properties belonging to third parties. If a man is run over by a car, there is no knowing what a huge amount of claim will be made against the insurance company in the event of either permanent injury or actual death. Then there is the injury to the owner himself and/or his family and driver and friend that may care to drive with the owner. All these risks are being covered to-day by motor insurances.

PERSONAL ACCIDENT INSURANCE

Street accidents are multiplying every year owing to the increasing number of motor vehicles which has necessarily led to the development of Personal Accident business. No less than 30 lakhs of people were injured by motor cars in the United States of America in one year and 25,000 people lost their lives and a similar number was maimed for life. In most of these cases, it was the insurance companies who were called upon to bear the economic loss sustained by these people. In spite of the great advance in science and in spite of improved transportation and other facilities accidents are on the increase. Ships are caught in storms and still go to the bottom of the sea; or take fire and many people lose their lives. Collisions in railways take place every year killing thousands. Street cars and buses are an ever increasing danger in large cities and hundreds are injured every year. The insurance company of course is not in a position to replace a lost life or a lost limb. But to a very large extent insurance mitigates these losses in the shape of monetary assistance it is able to render to the victims. Had it not been for the protection given by insurance companies to-day, several families would have been in dire want if the bread winner got injured or killed.

Mr. B. J. Chaudhari, Bombay Branch Manager of the Great Social Life and General Assurance Company.

AEROPLANE INSURANCE

Another line of business which has begun to attract attention is what is known as Perils due to the aeroplane. Transportation by aeroplanes is now being developed. Thus a new menace to the peaceful population is growing alongside with it. Aeroplanes have a nasty habit of landing in unwanted places and doing irreparable loss to property. It has been said that aeroplanes have been responsible for the destruction of a good deal of crops in

(Continued from Page 11).

some places. Leaving aside the question of damage to the machine and destruction to the lives of persons, it does a great deal of damage to any property on which it lands. This is a line which is also slowly being developed and an increasing premium is the result.

LIFE INSURANCE

Now we come to what is known as Life insurance. Before, however, I touch on this subject I think it is just as well if we frankly recognise that the credit for the development of the insurance business as a whole goes to Great Britain.

The beginning of life insurance also goes back to the middle of the 17th century. Originally life insurance also began not on an yearly contract basis as it is to-day, but it began on a time basis. This kind of insurance was demanded by the captains of ships and their crew against death at the hands of pirates or by any accident to the ships. The moment the voyage was completed, the insurance automatically ceased. That is how life insurance was started. Life insurance, as such, came into vogue just in the beginning of the 18th century. Even the first policy issued became a claim within a year of its issue and the records say that the claim was disputed. That is how even this line had its origin.

English and Scotch Companies were the pioneers and they had their ramifications in every part of the globe. Until the middle of the 19th century they had practically the whole of American and Canadian fields for themselves; so that the growth of life insurance both in America and Canada is less than hundred years old. They say that one Mr. Baker who was one of the richest men in Canada, was refused insurance by the Canadian Branch of a Scottish insurance company on medical grounds. Backed by plenty of money and possessed of a lot of enterprise Mr. Baker was not the sort of person who would take a refusal like that lying down. He, therefore, consulted his friends, organised an insurance company and the first Canadian Insurance concern—the Canada Life Insurance Company—was the result. Since then several companies were formed in

Mr. G. L. Desai, Manager, Life Department, Indian Mercantile Insurance Company.

Canada and to-day Canada stands as the second country in the world, carrying large life insurance. Canadian companies write at an average of 20 crores of rupees of new life insurance per month. Some of the leading Canadian companies have extended their organisations throughout the world and among foreign companies, these companies appear to be doing the largest life insurance business outside their own country.

IN U. S. A.

Then coming to the United States the development of life insurance in this country is marvellous. American life insurance had to pass through a series of crises before it was able to attain the very high perfection that it has done to-day. America is a peculiar country and there are more laws passed in each State than all the laws passed in the rest of the world. Life insurance particularly, came under the hammer of the legislators and Government officials more frequently. There were, of course, many reasons for Government interference. In the early nineties American life insurance was passing through a great crisis. Many companies were absorbed or were forced to go out of business altogether. Then the Government intervened and passed what is known as the 'Armstrong Act' and very stringent legislations were the result. The executive went even so far as to prevent Life insurance companies from doing more than a specified amount of new business every year. It was feared that this restriction would stand in the way of normal growth of American Insurance. An agitation therefore was set on foot and in course of time this restriction was removed.

POSITION IN INDIA

Of course, from an insurance point of view, you can imagine what a great deal of money this one firm should be paying to Fire, Accident and Life Insurance Companies. It cannot be said that India had not its Insurance institutions for a very long time. As a matter of fact, we have had and still have in our midst, a number of Companies which are quite old and recently there has been an influx of new comers. But until recently I do not think any attempt was made by any Company or a group of Companies to come together and do something to tell the public at large that at least they are in existence and that they are doing a wonderful service. "Better late than never." Our Companies are now slowly awakening from their lethargy and are trying to come to the forefront. We had an indication of their awakening in the first Conference of the Indian Insurance Companies held in this City in 1928 which is now a regular feature. The atmosphere created by the Conference from the public point of view is still there and the Indian people to-day are evincing more than ordinary interest in the development of Indian Insurance Companies. If only the Conference spirit of "pulling together" is continued, year after year and the public of India made known what Indian Insurance Companies are doing, what they will do and how the country can be benefitted ultimately, India need not despair of rising in the insurance world to the same extent as some of the other countries have done.

HUNGER STRIKE OF PHALODI ACCUSED

Jodhpur Minister Contradicts Press Report

JODHPUR, Feb. 21

Lt.-Col. D. M. Field, Chief Minister of Jodhpur State in an interview with the "United Press" said:—

"The news that appeared in the leading papers of Bombay about the hunger-strike of the Phalodi accused and maltreatment of them in the jail are absolutely false and baseless and the people of the outside world, who hold this conviction that gross injustice had been done with them, are in quite darkness and are not aware of the situation.

"This Phalodi Ganghor case is the sole invention of Pushkarna and their colleagues. Mr. Sampurmal Bhandari, the then Hakim of Phalodi was at liberty to alter the course of the Ganghor image procession as Ganghor belongs to the State. In spite of this if Pushkarna and the colleagues took it to be their religious interference they ought to have moved the matter to the higher authorities but they did not like to do so. On the other hand they took the law in their own hands and created every disturbance dangerous to the public peace and tranquillity".—United Press.

A Minister's Solution Of Language Problem

Every Hindu Should Learn Arabic Script And Every Muslim, Devnagari

(From Our Correspondent)

PATNA, Feb 22.

Syed Abdul Aziz education Minister presiding over a meeting addressed by Acharya Ramdeva of Gurukul Kangri on the Gurukul movement declared that Sanskrit should not be studied only from the religious point of view. It was not necessary for a Hindu to know Sanscrit simply because he was Hindu but the knowledge contained in the language was so valuable that for the revival of that knowledge, it was essential to read it and therefore in his opinion Muslims should also read Sanskrit.

The speaker further said that Mohammedans should study Arabic not merely because it was a classic, but because their religion was enshrined in it and Hindus should not mind their doing so but should sympathise with this desire of Mussalman even though they could not study Arabic from the point of view of religion.

The Minister expressed his belief in the vernacular medium of instruction but difficulty was caused particularly in Bihar where Hindi writers were showing a strong tendency to write high flown Hindi and Urdu writers to write Persianised Urdu. This was widening the gulf between the two more and more. As a solution of the problem, he suggested that every Hindu should read Arabic script in order to read Urdu and every Muslim should acquaint himself with Devanagri script.

Amendment To Auditors' Certificate Rules

NEW DELHI, Feb. 22.

A Press Communique states:—

An amendment of rule 17 of the Auditors' Certificates Rules, 1932, providing for the payment into the Reserve Bank of India of the fees prescribed by those Rules, has been published in the "Gazette of India" to-day with the Commerce Department Notification No. 23-A(14)35, dated the 22nd February, 1936.—United Press.

THE SAME HIGH QUALITY IN EVERY CIGARETTE

"SCISSORS"

They contain the same renowned quality that has made and still makes "SCISSORS" the most popular Cigarette in India. Cheaper brands are available but they haven't got the SCISSORS QUALITY.

Say SCISSORS

W.D & H.O.WILLS

s/98.

Asthma Cause Killed in 24 Hours

Thanks to the discovery of an American physician, it now is possible to get rid of those terrible spells of choking, gasping, coughing and wheezing Asthma by killing the true cause which is Germs in the blood. No more burning of powders, no more hypodermic injections. This new discovery, Dr. Nixon's Mendaco, starts to work in 3 minutes, killing the Germ cause of Asthma, also purifying the blood and restoring vitality so that you can sleep soundly all night, eat anything and work and enjoy life. Dr. Nixon's Mendaco is so successful it is guaranteed to give you free, easy breathing in 24 hours and to stop your Asthma completely in 8 days or money back on return of empty package. Get Dr. Nixon's Mendaco from your chemist today. The guarantee protects you. Obtainable at all leading chemists and druggists—Rs. 3/8 for small size bottle, Rs. 7/- for large size bottle.

The Scindia Steam Navigation Co., Ltd.

FORTNIGHTLY SERVICES

Between

1. Rangoon, Bombay, Karachi via Malabar.
2. Rangoon Madras, Colombo
3. Calcutta and Karachi via Coast Ports.
4. Rangoon, Calcutta, according in demand.

For freights and other particulars apply to:—

Messrs. NAROTTAM MORARJEE & CO.,
Agents,
Ballard Estate, Bombay.

YOU GET
ENERGY
ENOUGH TO SWIM MORE THAN A MILE
Energy Chocolate is simply delicious—but that is not all. It is one of the most nourishing and energising of foods as well. A 2 oz. block gives you enough energy to swim for a whole mile—at a cost of only 3 annas.
ENERGY CHOCOLATE
2OZ. NET.
BRISTOL
ENERGY CHOCOLATE
THE ALL-FOOD CHOCOLATE
FRY'S ENERGY CHOCOLATE 2oz NET
FOR 3 ANNAS
BRISTOL
CHOCOLATE

A BLOOM AS FRESH AS NEWLY GATHERED FLOWERS FOLLOWS

Regular use of

OATINE CREAM and OATINE SNOW

Five minutes' regular massage every night at bedtime with OATINE CREAM soothes, clearses and refreshes the jaded cells of the skin and stimulates the tiny blood-vessels under the surface giving the glow and bloom of youth and health and bringing Beauty with the morning.

By day use Oatine Snow, the cooling, refreshing, vanishing cream.

If you are not already familiar with the quality of Oatine preparations, cut out this coupon and post it with 6 annas in stamps.

THE OATINE CO., GRAHAMS BLDG., Parsee Bazar St., Fort, BOMBAY.

COUPON:—

Send me trial samples of Oatine Cream, Snow, Soap, Powder Base, a full-size Shampoo Powder, and the Oatine Beauty Book, for which I enclose 6 annas in stamps. (B.C.)

Name ———

Address ———

Here are Better facilities for your LIFE INSURANCE!

We endeavour to make Assurance as easy and attractive as possible. Hence our numerous schemes, low premiums, regular Bonuses, fine surrender values, etc. Consult a representative or apply for a prospectus.

BONUS:—
Endowment .. Rs. 18
Whole Life .. Rs. 22½ plus 12½ per cent. on previous Bonus accumulations.

For particulars and agencies please apply to:—
BRANCH MANAGER

UNITED INDIA
LIFE ASSURANCE Co., Ltd.
P. & O. Bank Building, Ground Floor, 56, Esplanade Road, Fort, BOMBAY.
Estd. 1906.

GUARANTEED PROFITS?

Try once in SHARES Under Our Guidance

Big Investment Guarantees Bigger Profits.
Don't Speculate
Invest in Selected JUTES, ENGINEERINGS, BANK, COTTON, Etc., Etc.

Enquire of:— INVESTORS' GUIDE

Bombay Branch: 5, Dalal St. Fort, BOMBAY.
Head Office: 2, Royal Exchange Place, CALCUTTA.
Dacca Branch: 3, Johnson Road, DACCA.

THE SWEET NOTES OF SILVER BELLS

Every Pastille improves your vocal chord,
And makes fragrant your breath,
Tones your speech; During colds,
On dusty roads—in infectious surroundings,
There is nothing better than 'Lova.'

LOVA *pastilles*
Made in France
Per Tin of 120—As. 12.
MALGHAM BROS.,
26, Custom House Road, Fort, BOMBAY.

Safely Rely on

AMRUTANJAN BALM

For the Cure of Colds, Cough, Headaches, Rheumatism, Swellings and all other kinds of Aches and Pains.

AMRUTANJAN DEPOTS
BOMBAY AND MADRAS.

MR. NARIMAN'S EXPERIENCE AS MAYOR

(Continued from page 20.)

ment in the civic service by personal visits, knocking at the doors of the rate-payers, particularly the ignorant, down-trodden, Harijan areas in the City. Unless that personal contact is established by daily or, as often as possible, sanitary rounds in various nooks and corners in the City, I feel that all the labours, all the time, all the words and all the literary talent at the desk, will be merely wasted. From my personal experience I can assure you that what is possible to be achieved within a few days by this personal contact, you will not be able to achieve by discussing for days and months together, and preparing lengthy and voluminous reports.

"A few instances could be quoted of how long-standing complaints of legitimate grievances of the rate-payers that had remained unattended for months and years, and all the protests and petions and representations of the aggrieved citizens went round and round, from pillar to post, from one committee to another, then to the Commissioner for report, then to the Corporation for discussion, perhaps referred back to a committee; and all these months when the Corporation is waxing eloquent the secretarial staff preparing yard-long reports, the citizens continue to groan under the grievances and complaints which were not removed. But some complaints on a visit from the Mayor with the Commissioner or other executive, could be mitigated or completely removed within a few days or weeks, without wasting time of the Corporation, wasting any money of the rate-payers and wasting the lungs of the members.

NARIMAN'S EXPERIENCE AS MAYOR.

"Shortly after I assumed the office, I received complaints from respectable, high class Hindu residents of the New Hindu colony at Dadar, bitterly complaining about the almost unbearable and serious nuisance caused by the coal dust opposite the Railway Goods-yard. The matter had been pending for over two years. Complaints after complaints had been lodged. On referring to the records I found that the last remark was that the Medical Relief and Public Health Committee had decided to visit the place. That was in November or December 1934. Still in April or May when I took up the matter, that is, about 6 months after that decision to visit the place, the place was not visited and the matter was standing well at that. The rate-payers had become so desperate—all of them intelligent, educated men, doctors, lawyers or merchants owning valuable properties, that they were threatening to file an action against the Corporation. Immediately a sanitary round was arranged with the Municipal Commissioner, the Health Officer, the City Engineer; and a single visit to the place convinced the very serious nature of the nuisance. It was surprising how so many respectable families were tolerating it. Many beautiful houses were completely vacated and the new developed colony was on the point of being deserted. The acting Commissioner, Mr. Clee, being convinced of this disgraceful intolerable state of affairs, immediately took steps and negotiated with the Railway authorities and persuaded them to adopt a reasonable attitude, with the result that within a few weeks, the Railway authorities agreed to discontinue the loading and unloading of coal from that place; and the nuisance that was harassing so many families and had assumed threatening aspect, and was awaiting disposal for months by the Corporation, was automatically removed, as a result of one or two personal inspection rounds."

Similar instances could be cited. The cattle stables in the city where nearly 6,000 animals were kept, were in a filthy condition. No licence was obtained for them. The animals drank dirty water and milk obtained in such unhealthy conditions was supplied to the infants and to the hospitals in the city. No wonder then that disease was rampant. This state of affairs continued for the past 7 or 8 years. After a few sanitary rounds more than half the number of the animals were removed from these stables.

CITY'S SLUMS.

Mr. Nariman then referred to the slums in the city. Nothing was done in the past to improve these slums, in Dharavi, Sion and Worli. In 1925 a resolution was passed to open a dispensary at Dharavi. But no medical relief was provided until he took charge of office last year. And now Dharavi had a dispensary. It was amazing that near the Nana's Chowk, almost at the place where rich persons were supposed to be living slum conditions prevailed."

Mr. Nariman continuing said:—"On one occasion on a chance visit to a big (apparently new) building at Kamatipura, it was discovered that though it had a big tank on the terrace and privies appeared to have flushing arrangements, the whole thing was a hoax. There was neither a flushing apparatus nor a real water-tank and the filth was accumulating for days causing unbearable nuisance and affecting the health of the locality. When the trick of the landlord was discovered during sanitary rounds immediate action was taken and the nuisance was removed. A thing like this would be impossible to detect except by a surprise accidental visit.

NEED OF PUBLIC CO-OPERATION.

"Lastly, howsoever alert, vigilant and conscious and painstaking the executive, and equally energetic and painstaking the Corporation be, still it will not be possible to achieve anything unless full co-operation and assistance from the citizens and rate-payers in general is forthcoming. Certain reforms are impossible to achieve without co-operation from the people."

FUTURE PROGRAMME

His future programme would be to continue to serve as a connecting link between the executive, the Corporation and the rate-payers, not serving as hitherto merely as a post-box, transmitting public complaints to the Commissioner or the Corporation. It would be his duty whilst transmitting them to investigate and try to attend to them and mitigate the nuisance complained of. The civic conscience of the people living in the slums was paralysed, and they seemed to have lost confidence and faith in the Municipal executive. When questioned why the insanitary conditions in their chawls were not brought to the notice of the municipal authorities, the invariable reply received was that no one had ever attended to similar complaints in the past. The confidence of the people in the executive must be revived, and their civic conscience awakened. The habit of making even frivolous complaints must be encouraged; so lethargic were the people. They must be taught that they had not merely civic responsibilities but also certain privileges.

Every member of the staff must realise that in addition to his duty as a paid servant, he had to discharge his duty as a patriotic citizen, voluntarily and spontaneously.

CENTRAL BODY OF RATE-PAYERS' ASSOCIATIONS

"The first and foremost need in the city is the formation of a rate-payers' association. There are some tenants' and rate-payers' associations in the City. I would like to amalgamate them all into one central rate-payers' or tenants' association, consisting of representatives from the various wards and localities. This central body should have one special branch in each ward with committees and ward committees, for each ward and locality. The proposed Rate-payers Association should work in close co-operation with the ward committees and executive committees consisting of representatives and elected members from different wards. I would impress upon the members, my colleagues, to realise the importance of such executive ward committees. They should not merely attend the Corporation and Committee meetings, but in close co-operation and conjunction with the rate-payers' committees should arrange sanitary rounds in respective wards, if not every day at least two or three times a week.

Lastly I appeal to the municipal executive to work, through respective ward officers, in co-operation with these ward committees, consisting both of representative members and the rate-payers. Thus with close co-operation from the rate-payers, elected members and the Municipal executive, the whole city could be attended to and every grievance could be immediately brought to notice and could be disposed of without reference to the Corporation or committee.

WILL DREAMS COME TRUE?

"I must at this stage frankly acknowledge the great assistance and co-operation I have received from the Municipal Commissioner and all the other officers. If the same assistance and co-operation is continued to the ward committees proposed to be started, I feel certain that in a very short time, our dreams of having a better and larger City of Bombay, may be realised. By that better and larger City, I always understand, not what is usually understood as a city with bigger roads, better parks, brighter lights and larger buildings, not merely a more beautiful and ornamental city; but what I mean is a City without slums, a city without unemployment, with better health, better sanitation and all the amenities and necessities of the poor as well as the rich equally provided.

Look at the tragic contrast that one notices in a large industrial and commercial city. One half of the City is a paradise and heaven, for the heavenly born to live luxuriously and to enjoy! The other half is a regular hell for the down-trodden, sub-human, "animalised beings" to live in! That contrast should disappear and every human being within the city limits should live according to the same human standard, leading to happiness and prosperity.

LIKE CAESAR'S WIFE

"I hope that with the help of your Institute and the rate-payers, and my colleagues in the Corporation and the Municipal executive, this dream of mine for "Urbs Prima in Indis", will soon be realised'!'.

Concluding, Mr. Nariman said:—

"Exercise great vigilance. Real beauty of civic and state administration lies in its purity. In order to inspire public confidence, it is necessary that the members from the Mayor downwards, and the staff from the Commissioner downwards, should be, absolutely, like Caesar's wife, above suspicion. Whenever there is a conflict between personal interest and public duty, the former must be unhesitatingly sacrificed to the latter. The Mayor, if popular and one who could inspire public confidence and trust, is bound to be very helpful in this respect. Very often, members of the public in the know, having confidence in the Mayor, will give secret information leading to disclosures. Such instances happened recently.

Mr. Hussenali Rahimtoola paid a tribute to the energy and patience of Mr. Nariman, and said that the time would not be far when Bombay needed a full time Mayor, who should be given at least a motor car to attend to his duties more promptly.

THAT LANGUAGE CIRCULAR IN FRONTIER!

Minister Confers With Hindu And Sikh Members Of Council

PESHAWAR, Feb. 22.

Sir Abdul Qaiyum, Minister N. W. Frontier Government, conferred with Hindu and Sikh Members of the Frontier Council at the Secretariat, Mr. Orgill, Director of Education being present. It is understood, the discussion related to the recent language circular and it was held in a co-operative spirit, either side appreciating the difficulties of the position.

Pandit Krishnakant Malaviya, M.L.A., arrived here this morning to interveiw the Minister and Home Member in the same connection.—A. P.

THE SWEETEST SINGING, LOVELY GIRL IN ALL THE WORLD IS HERE

LILY PONS AS LAKSHMI IN "I DREAM TOO MUCH"

Listen to her golden voice in a recital of Delibe's "Lakshmi" depicting the sacrifice of an Indian girl for her lover.

SAT. FEB. 29TH

PATHE

Book Now. Phone: 41561. or Rose's

NEPTUNE SAVING CLOCK GIVEN FREE

NEPTUNE DECLARES HIGHEST BONUS

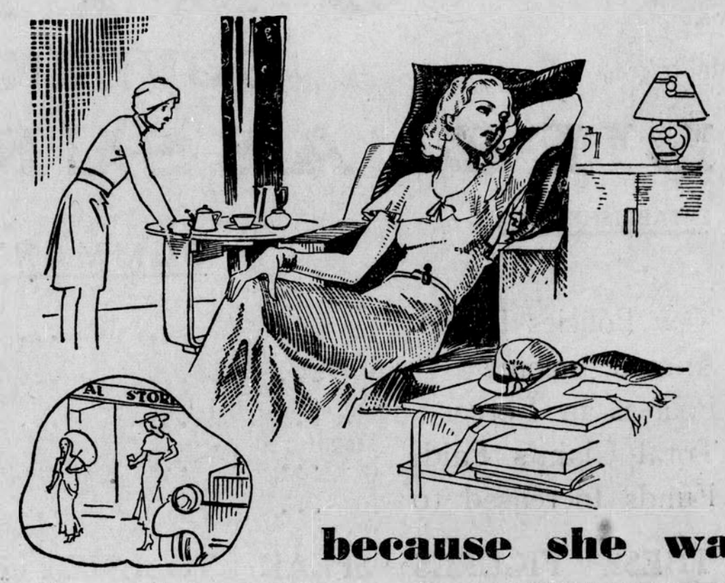
99% of Profits given to Policy Holders

Rs. 54 on WHOLE LIFE Rs. 45 on ENDOWMENT

Enquiry for Agency Solicited

NEPTUNE ASSURANCE Co. Ltd. 109 PARSI BAZAR STREET BOMBAY

She's tired herself out



because she wasn't on the TELEPHONE

A dinner party tonight, but she has tired herself out already and will not be able to enjoy herself or be entertaining to her guests. The morning round of the shops in the dust and heat is enough to exhaust anyone, yet there are some things which she cannot leave to her servants to buy, because they must be discussed with the shopkeepers.

How easy it would have been to sit down with the telephone at her elbow and get into direct communication with the suppliers, ask any questions which arose and arrange for her shopping to be sent straight home. How pleasant to be rested and feeling really bright at the prospect of entertaining a few friends to dinner.

Not only is the telephone the most convenient means of communication—it is also the quickest and the cheapest.

TELEPHONE RATES	PAYABLE YEARLY.	PAYABLE QUARTERLY.
Business Lines	Rs. 280	Rs. 72-8
Residential Lines	Rs. 180	Rs. 45-0
Party Lines (Residences only)	Rs. 135	Rs. 34-0

BOMBAY TELEPHONE Co., LIMITED,

Home Street, Fort, BOMBAY.

Insurance IS YOUR Social Duty

INDIAN INSURANCE

Supplement

Insure With INDIAN Companies

Oriental Government Security Life Assurance Co.

Enviably Stable Position Attained After Six Decades Of Steady Progress

The "Oriental Government Security Life Assurance Company, Limited" which has been doing pioneer work duriang the past six decades in spreading the gospel of Insurance to the public of India, needs hardly any introduction to the public. The service rendered by this institution to the cause of Insurance is being amply rewarded by the increasing amont of New Business that is being placed with year after year and the fact that the Annual New Business being written by the "Oriental" is much above that of most other Indian Companies bears eloquent testimony to the enviable position it holds among the insuring public. Its success, is mainly due to the efficient management, careful selection of lives and, what is more important in the case of Lifo Assurance Companies its sound policy in the investment of its Funds. The Company's Funds are almost entirely invested in Securities of the Government of India which are held by tehe Official Trustee of Bombay, an officer of the Government, in trust for the Policyholders, thus affording absolute security in terms of the Company's Trust Deed. by which eighty per cent of all Premiums received, after providing for payments to Policyholders together with all interest which accrues from time to time on the Trust Fund, is required to be invested in the Loans of the Government of India, and the Government Paper handed over immediately to the Official Trustee for custody as an addition to the Trust Fund. The funds of the Company amounted to over 15 1/2 Crores as at h31st December, 1934.

STEADY INTEREST INCOME

It may be argued that such an investment policy does not at times yield the best rate of interest but it guarantees, as is possible, a steady interest but it possible, a steady interest income which remains undiminished except by the operation of Income Tax and as the interest income is the life blood of a Life Assurance Company, it is essential that the Investment Policy of a Life Assurance Company must, as far as possible, ensure this which cannot, to the same extent, be ensured ensured by investment in other forms of seurity.

While wise, efficient and economic management has enabled the Company to keep down its expense ratio at a very low rate, the care exercised in the selection of lives—and the consequent very favourable mortality experience—has helped the Company to strengthen its reserves and profit earning capacity. The profits earned by the Company at its valuation for the Triennium ended 31st December, 1933 amounted to Rs. 1 51,37,441 enabling it to declare Bonsuses at the high rates of Rs. 25 per thousand on Whole Life Policies and Rs. 20 per thousand on Endowment Policies. Considering the steady progress the Company is making and its sound business policy, its prospects of maintaining satisfactory Bonus Distribution in the future keeping in view conditions then prevalent, remain undiminished.

Sir Purshotamdas Thakurdas, the well-known financier and businessman, who is Chairman of the Board of Directors of the "Oriental."

AMPLE FIELD FOR INDIAN COMPANIES

Dr. Ansari Welcomes Increase In Their Number

"The general structure of insurance in this country, I am glad to observe, seems to have achieved a certain measure of stability. Our people have grown to realise the soundness of well managed indigenous companies, and that we are no less capable in the management and in attending to the needs of Indian insuring public, than any of our formidable foreign competitors in the field. The development in the business and in the resources of the indigenous companies have been marked in the last decade and I am confident that if we go ahead cautiously and discreetly and make vigorous attempts to consolidate the Indian business, the chances of our Nationals absorbing the whole of the Indian business will be assured at no distant date. For such an achievement, however, we must have solidarity and strength behind our Nationals. In recent years a good number of new companies has been floated and the process continues. There is ample field indeed for number of well managed companies in a country so vast as India, and I welcome the growth in their number. But I apprehend that the creation of new companies by promoters having doubtful financial standing and character, and little experience in the management of a highly technical business such as insurance with a profiteering idea at the cost of the public, will be a great bar to the progress of Indian Insurance business as such companies will prove to be a stumbling block in this national enterprise."

—Dr. M. A. ANSARI.

Mr. Edwin Jones, the General Manager of the "Oriental."

Jupiter General Insurance Company, Ltd.

Started With Only Fire Business, It Has Now All Departments

The Jupiter General Insurance Company, Ltd., is one of the largest composite Indian Insurance Companies, organised by the late Shet Lalji Naranji over 17 years ago. From the very beginning, the Company established a net-work of agencies throughout the country. Although in the early stages the Company was doing only fire insurance, to-day there is no branch of insurance which is not transacted by the "Jupiter General".

The Company's main income is till from the Fire Department, wherein for the year 1934-35 the income amounted to Rs. 12,84,600. After meeting claims and expenses the company has maintained Rs. 8,80,000 for meeting unexpired liabilities, and a sum of Rs. 54,427 has been carried forward to Profit and Loss Account.

OTHER DEPARTMENTS

In the Marine Department the company's income for the last year amounted to Rs. 1,71,052. A fund equal to Rs. 2,25,000 has been maintained in this department.

In the Accident Department the income of the year amounted to Rs. 1,34,582. An accident fund of Rs. 1,10,000 has been maintained.

In the Life Department the total business in force as at 30th June 1935 stood at Rs. 60,63,127, and there is a life fund of Rs. 6,24,552, which shows an addition to the fund of Rs. 1.65.410, compared to the previcus year.

Two triennial valuations of the Life Department have now been made, and the very first valuation disclosed enough surplus to enable the With-profit policy-holders to get a bonus of Rs. 15 and Rs. 12 per year per Rs. 1,000 on Whole-life and other classes respectively. The Second Triennial Valuation for the period ending 30th June 1934 has also disclosed enough surplus to enable the payment of a bonus of Rs. 17 and Rs. 14 on Whole-life and other classes of with?profit policies. The Life Department is still very young, and the expenses have been maintained at a very low level.

The funds of the company, as at 30th June 1935, stood at Rs. 46,76,117, and the total assets of the Company at Rs. 58,75,335. The funds are invested mainly in glit-edged and trust securities.

The company has branches in Calcutta, Rangoon, New York and London, and Agencies and Claim "My wife lost all her year's pin "My wife lost her year's pin Settling Agents throughout the world.

ORIENTAL

GOVERNMENT SECURITY

LIFE ASSURANCE CO., LTD.

ESTABLISHED 1874

Head Office:—BOMBAY.

SUMMARY OF 1934 REPORT.

New Policies Issued	Rs. 7,62,42,761
Annual Income	Rs. 3,14,01,970
Policies in Force	Rs. 54,20,38,518
Total Claims Paid	Rs. 16,29,88,814
Funds Increased to	Rs. 15,53,88,843

THESE FIGURES SPEAK VOLUMES FOR THE SOUNDNESS AND POPULARITY OF THE

"ORIENTAL"

NEXT DIVISION OF PROFITS FALLS TO BE MADE AS AT 31st DECEMBER, 1936.

DO NOT DELAY TO INSURE YOUR LIFE WITH THIS POPULAR AND

PROGRESSIVE INDIAN LIFE OFFICE.

Write for particulars to:—THE MANAGER, Oriental Buildings, BOMBAY.

OR TO ANY OF THE COMPANY'S UNDERNOTED OFFICES.

AGRA	BANGALORE	CAWNPORE	GAUHATI	JUBBULPORE	MADRAS	MERCARA	POONA	RANGOON	SUKKUR
AJMER	BAREILLY	COIMBATORE	GUNTUR	KARACHI	MANDALAY	MOMBASA	RAIPUR	RAWALPINDI	TRICHINOPOLY
AHMEDABAD	BELLARY	COLOMBO	JALGAON	KUALA LUMPUR	MADURA	NAGPUR	RAJSHAHI	SIALKOT	TRIVANDRUM
ALLAHABAD	CALCUTTA	DACCA	JALPAIGURI	LAHORE	MULTAN	PATNA	RANCHI	SINGAPORE	VIZAGAPATAM
AMBALA	CALICUT	DELHI	JODHPUR	LUCKNOW	MYSORE	PESHAWAR			

Insurance IS YOUR Social Duty

INDIAN INSURANCE

Supplement

Insure With INDIAN Companies

Oriental Government Security Life Assurance Co.

Enviably Stable Position Attained After Six Decades Of Steady Progress

The "Oriental Government Security Life Assurance Company, Limited" which has been doing pioneer work duriang the past six decades in spreading the gospel of Insurance to the public of India, needs hardly any introduction to the public. The service rendered by this institution to the cause of Insurance is being amply rewarded by the increasing amont of New Business that is being placed with year after year and the fact that the Annual New Business being written by the "Oriental" is much above that of most other Indian Companies bears eloquent testimony to the enviable position it holds among the insuring public. Its success, is mainly due to the efficient management, careful selection of lives and, what is more important in the case of Lifo Assurance Companies its sound policy in the investment of its Funds. The Company's Funds are almost entirely invested in Securities of the Government of India which are held by tehe Official Trustee of Bombay, an officer of the Government, in trust for the Policyholders, thus affording absolute security in terms of the Company's Trust Deed. by which eighty per cent of all Premiums received, after providing for payments to Policyholders, together with all interest which accrues from time to time on the Trust Fund, is required to be invested in the Loans of the Government of India, and the Government Paper handed over immediately to the Official Trustee for custody as an addition to the Trust Fund. The funds of the Company amounted to over 15 1/2 Crores as at h31st December, 1934.

STEADY INTEREST INCOME

It may be argued that such an investment policy does not at times yield the best rate of interest but it guarantees, as is possible, a steady interest but it possible, a steady interest income which remains undiminished except by the operation of Income Tax and as the interest income is the life blood of a Life Assurance Company, it is essential that the Investment Policy of a Life Assurance Company must, as far as possible, ensure this which cannot, to the same extent, be ensured ensured by investment in other forms of seurity.

While wise, efficient and economic management has enabled the Company to keep down its expense ratio at a very low rate, the care exercised in the selection of lives—and the consequent very favourable mortality experience—has helped the Company to strengthen its reserves and profit earning capacity. The profits earned by the Company at its valuation for the Triennium ended 31st December, 1933, amounted to Rs. 1,51,37,441 enabling it to declare Bonsuses at the high rates of Rs. 25 per thousand on Whole Life Policies and Rs. 20 per thousand on Endowment Policies. Considering the steady progress the Company is making and its sound business policy, its prospects of maintaining satisfactory Bonus Distribution in the future keeping in view conditions then prevalent, remain undiminished.

Sir Purshotamdas Thakurdas, the well-known financier and businessman, who is Chairman of the Board of Directors of the "Oriental."

AMPLE FIELD FOR INDIAN COMPANIES

Dr. Ansari Welcomes Increase In Their Number

"The general structure of insurance in this country, I am glad to observe, seems to have achieved a certain measure of stability. Our people have grown to realise the soundness of well managed indigenous companies, and that we are no less capable in the management and in attending to the needs of Indian insuring public, than any of our formidable foreign competitors in the field. The development in the business and in the resources of the indigenous companies have been marked in the last decade and I am confident that if we go ahead cautiously and discreetly and make vigorous attempts to consolidate the Indian business, the chances of our Nationals absorbing the whole of the Indian business will be assured at no distant date. For such an achievement, however, we must have solidarity and strength behind our Nationals. In recent years a good number of new companies has been floated and the process continues. There is ample field indeed for number of well managed companies in a country so vast as India, and I welcome the growth in their number. But I apprehend that the creation of new companies by promoters having doubtful financial standing and character, and little experience in the management of a highly technical business such as insurance with a profiteering idea at the cost of the public, will be a great bar to the progress of Indian Insurance business as such companies will prove to be a stumbling block in this national enterprise."

—Dr. M. A. ANSARI.

Mr. Edwin Jones, the General Manager of the "Oriental."

Jupiter General Insurance Company, Ltd.

Started With Only Fire Business, It Has Now All Departments

The Jupiter General Insurance Company, Ltd., is one of the largest composite Indian Insurance Companies, organised by the late Shet Lalji Naranji over 17 years ago. From the very beginning, the Company established a net-work of agencies throughout the country. Although in the early stages the Company was doing only fire insurance, to-day there is no branch of insurance which is not transacted by the "Jupiter General".

The Company's main income is till from the Fire Department, wherein for the year 1934-35 the income amounted to Rs. 12,84,600. After meeting claims and expenses the company has maintained Rs. 8,80,000 for meeting unexpired liabilities, and a sum of Rs. 54,427 has been carried forward to Profit and Loss Account.

OTHER DEPARTMENTS

In the Marine Department the company's income for the last year amounted to Rs. 1,71,052. A fund equal to Rs. 2,25,000 has been maintained in this department.

In the Accident Department the income of the year amounted to Rs. 1,34,582. An accident fund of Rs. 1,10,000 has been maintained.

In the Life Department the total business in force as at 30th June 1935 stood at Rs. 60,63,127, and there is a life fund of Rs. 6,24,552, which shows an addition to the fund of Rs. 1.65.410, compared to the previcus year.

Two triennial valuations of the Life Department have now been made, and the very first valuation disclosed enough surplus to enable the With-profit policy-holders to get a bonus of Rs. 15 and Rs. 12 per year per Rs. 1,000 on Whole-life and other classes respectively. The Second Triennial Valuation for the period ending 30th June 1934 has also disclosed enough surplus to enable the payment of a bonus of Rs. 17 and Rs. 14 on Whole-life and other classes of with?profit policies. The Life Department is still very young, and the expenses have been maintained at a very low level.

The funds of the company, as at 30th June 1935, stood at Rs. 46,76,117, and the total assets of the Company at Rs. 58,75,335. The funds are invested mainly in gilt-edged and trust securities.

The company has branches in Calcutta, Rangoon, New York and London, and Agencies and Claim "My wife lost all her year's pin "My wife lost her year's pin Settling Agents throughout the world.

ORIENTAL

GOVERNMENT SECURITY

LIFE ASSURANCE CO., LTD.

ESTABLISHED 1874

Head Office:—BOMBAY.

SUMMARY OF 1934 REPORT.

New Policies Issued	Rs. 7,62,42,761
Annual Income	Rs. 3,14,01,970
Policies in Force	Rs. 54,20,38,518
Total Claims Paid	Rs. 16,29,88,814
Funds Increased to	Rs. 15,53,88,843

THESE FIGURES SPEAK VOLUMES FOR THE SOUNDNESS AND POPULARITY OF THE

"ORIENTAL"

NEXT DIVISION OF PROFITS FALLS TO BE MADE AS AT 31st DECEMBER, 1936.

DO NOT DELAY TO INSURE YOUR LIFE WITH THIS POPULAR AND

PROGRESSIVE INDIAN LIFE OFFICE.

Write for particulars to:—THE MANAGER, Oriental Buildings, BOMBAY.

OR TO ANY OF THE COMPANY'S UNDERNOTED OFFICES.

AGRA, AJMER, AHMEDABAD, ALLAHABAD, AMBALA, BANGALORE, BAREILLY, BELLARY, CALCUTTA, CALICUT, CAWNPORE, COIMBATORE, COLOMBO, DACCA, DELHI, GAUHATI, GUNTUR, JALGAON, JALPAIGURI, JODHPUR, JUBBULPORE, KARACHI, KUALA LUMPUR, LAHORE, LUCKNOW, MADRAS, MANDALAY, MADURA, MULTAN, MYSORE, MERCARA, MOMBASA, NAGPUR, PATNA, PESHAWAR, POONA, RAIPUR, RAJSHAHI, RANCHI, RANGOON, RAWALPINDI, SIALKOT, SINGAPORE, SUKKUR, TRICHINOPOLY, TRIVANDRUM, VIZAGAPATAM

World Takes To Insurance

How From Unorganized Speculation It Has Grown Into Scientific Business Covering Risk Of All Kind

Rao Sahib P. I. Patel, Managing Agents of Great Social Life and General Assurance, Ltd., Jalgaon.

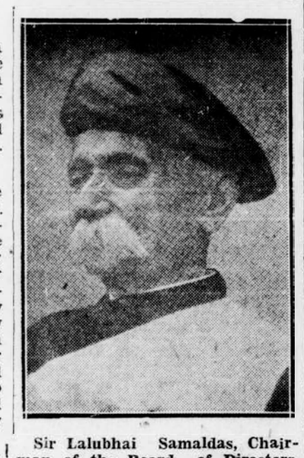
BY K. S. R. IYER

Every student of insurance knows that the oldest line of insurance is Marine insurance. This was due to the fact that long before other lines of insurance could come into force, people needed food and clothing which had necessarily to be brought from various parts of the world. Many of these had to be brought in crude wooden vessels which on the slightest attack from Nature were tossed hither and thither and much damage resulted. Over and above this the greatest menace to shipping in those days was attack from pirates. The ingenuity of man, therefore, found solution to this in getting the cargo insured. Instead of any corporation undertaking this job, there were then individuals with a speculative turn of mind who undertook these risks. In that way the institution known as "Lloyd's" came into being, which has to-day become a world-wide organisation. Originally begun only for transacting Marine business, the underwriters of Lloyd's to-day accept any and every kind of insurance business except life.

FIRE INSURANCE

Then the next line of insurance which came into existence is Fire. Insurance, as such, appeared in England only after the Great Fire of London in the year 1666. That fire raged for four days resulting in enormous losses. An enterprising Doctor by name Barbon saw an opportunity in this calamity. He combined in himself the profession of a buyer of second-hand properties and an underwriter. He offered to insure houses for a nominal amount against destruction by fire.

Then companies began to appear from the year 1705 onwards. Obstacles were put in their path by the Government and considerable opposition was offered by the Lloyd's underwriters who were naturally opposed to any new comer in the field. Somehow or other companies persisted and Fire insurance by corporations was the reuslt. Originally Fire insurance was confined to the insuring of properties. And it was after considerable time that the companies began to realise that there was money in insuring warehouses and then factories. Like Marine, Fire insurance also has today branched out in various directions. One of the most important of its branches is what is known as the Profit Insurance Policy, that is to say, if a prosperous manufacturing concern is destroyed by fire, it takes several months before the factory can be rebuilt and put on a profit earning basis. In the meantime, there are so many standing charges which have to be met, whether the factory is working or not, such as technical labour, rent, taxes, profits, etc. It is with a view to see that these are not interrupted that the insurance companies come in and offer what is known as a Profit Policy, and these charges the insurnce companies pay until such time as the factory is put on its normal working basis.



Sir Lalubhai Samaldas, Chairman of the Board of Directors, Bombay Life and Bombay Fire and General Assurance Companies.

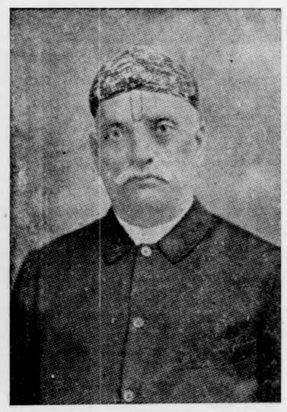
ALL-RISK COVER

Then there is insurance against damage by floods, devastations by tornadoes, explosion, bursting of water pipes, loss of rent and so on and so forth. Recently even in India insurances have been asked for the protection of properties against falling of trees. Under a Fire policy therefore there is no known contingency which cannot be covered. The charges are so moderate that many prudent businessmen and house-owners make it a point

(Continued on Page 8.)

Born 1907, Still Going Strong

The Indian Mercantile Insurance Company's Record Of Progress



Seth Devidas Madhavji Thakersey, Chairman of the Indian Mercantile Insurance Company.

The establishment of the Indian Mercantile Insurance Company, Ltd., in the year 1907 marked the new era in the history of the Indian insurance world. The insurance business was still then mainly monopolised by foreign companies in the absence of any national company worth the name having exclusive Indian capital, management and control. The company owns its origin to the keen foresight and bold imagination of Sir Munmohandas Ramji, Kt., the founder, amongst other public institutions, of the Indian Merchants' Chamber, Bombay, a very prominent businessman and a reputed captain of industry. The foundation of the "Indian Mercantile" has been well and truly laid, thanks to the judicious investment policy of the company which is directed by gentlemen of wide experience, great foresight, financial knowledge and ability. Its accumulated funds at the present time amount to Rs. 12,50,000 being about three times the paid-up capital of the Company, viz., Rs. 4,23,000. There is besides a large sum of Rs. 16,92,205 being the uncalled capital and reserve to fall back upon.

The late Sir Manmohandas Ramji, founder of the Indian Mercantile Insurance Co.

WONDERFUL PROGRESS.

The company is now under the control and direct supervision of a Board of Directors consisting of well-known businessmen with Sheth Devidas Madhavji Thakersey as Chairman who is also a Director of the local Board of the Reserve Bank of India and who succeeded the late Sir Munmohandas Ramji, Kt., as Chairman in the year 1934. The wonderful progress registered by the Company has been an index of its popularity amongst the insurance public and its successful operations for over a period of 25 years have galvanised many enterprising gentlemen into similar activities.

LIFE DEPARTMENT

In the year 1933 the Company completed 25 years of soundly managed operations and substantial growth and celebrated its Silver Jubilee in a fitting way, viz., by opening a Life Department which, following the traditional policy of caution of the Fire Department, has been making satisfactory progress. The total life business in the books of the Company exceeds Rs. 25 lakhs. This Department managed by Mr. G. L. Desai, whose experience in the insurance line and his intimate knowledge of the conditions obtaining in our country should prove a veritable asset to this popular company. The company has kept up its reputation of prompt and equitable settlement of claims.

YOUR *wife*, YOUR *children*—

DO *you leave* THEM *in the* GRIP *of* MISERY . . . .?

A surplus at the first valuation. A bonus of Rs. 10 per 1,000.

It is your duty to leave the family in comfort. But where will the income come from? The children go to school. Do you wish your wife to earn a livelihood? Will she be able to keep herself and hers as you did? A capital saves years of want and work. Let this company pay one after you go. Take out a policy today.

ASHOK INSURANCE CO., LTD.,

Head Office: AHMEDABAD. Branch: 9, Forbes St., BOMBAY.

The JUPITER

GENERAL INSURANCE CO., LTD.

Ewart House Tamarind Lane, Fort, BOMBAY.

BOARD OF DIRECTORS:

The Hon'ble Mr. SHANTIDAS ASKURAN (Chairman)

SIR BYRAMJEE JEEJEEBHOY, Kt. | DHARAMSEY M. KHATAU, Esq.
CHATRABHUJ GORDHANDAS, Esq. | MANILAL B. NANAVATI, Esq.
MATHURADAS DWARKADAS, Esq. (Ex-officio)

B. J. MODI, *Managing Governor.* — LALJI NARANJI & Co., *Managing Agents.* — K. S. RAMCHANDRA IYER, *Secretary.*

ALL CLASSES OF INSURANCE BUSINESS, viz.
FIRE, LOSS OF PROFITS, LOSS OF RENT, MARINE, OCEAN & INLAND, ACCIDENT, MOTOR, WORKMEN'S COMPENSATION, BURGLARY, etc.

LIFE DEPARTMENT.

BONUS of **Rs. 17** & **Rs. 14** per year per Rs. 1,000 assured for Whole-Life and Endowment With-profit Policies respectively has been declared in the SECOND TRIENNIAL VALUATION

POLICIES TO SUIT ALL REQUIREMENTS ARE ISSUED.

Solid Foundations

THE Foundations of the Indian Mercantile Insurance Co., Ltd., have been well and truly laid, thanks to the judicious investment policy of the Company directed by men of wide experience, great foresight, financial knowledge and business acumen. After 25 years of soundly managed operation and substantial growth the Company has started issuing Modern Life Policies at competitive rates of premium.

Consistent Growth

Year.	Income. Rs.	Reserves. Rs.	Dividend. Paid %
1908.	71,821	35,000	5
1916.	71,812	2,11,121	6¼
1924.	1,02,257	5,15,000	12½
1934.	1,84,082	7,51,250	12½

Total Assets Exceed Rs. 12,50,000.

Up-to-date, scientific and Liberal Policy contracts designed to meet individual requirements at competitive rates of premium.

SHARE THE PROSPERITY OF THIS GROWING OFFICE BY AN AGENCY OR A POLICY.

Full Particulars from: G. L. DESAI, B.A., Life Manager.

The Indian Mercantile Insurance Company, Ltd.,

Sir Pherozeshah Mehta Road, Fort, Bombay.

THE NAGPUR PIONEER
INSURANCE COMPANY, LTD.
PIONEER BUILDING, NAGPUR CITY.

LATEST VALUATION.
Rs. 45/- on WHOLE LIFE and
Rs. 36/- on ENDOWMENT POLICIES.
PER THOUSAND FOR THE PERIOD

FIFTY PER CENT INCREASE IN NUMBER OF POLICIES.
Sum ASSURED and PREMIA—Life Fund almost DOUBLED.
1935 BUSINESS
EXCEEDS ALL PREVIOUS YEARS

VERY PROGRESSIVE LIFE OFFICE.
Provision delayed is provision denied.

Write To-day:— MANAGING DIRECTOR.
or any of the following Branches:
BOMBAY, SURAT, POONA & CALCUTTA.

THE BHARATI
The Unique Life Office of INDIA
Opened By
Babu Rajendra Prashadji
Most Attractive Schemes of INSURANCE
Highly Spoken By Press & Public
For Prospectus and Agency Terms Please write to:
BIMA LIMITED.
Head Office:—Benares City.
OR GENERAL BIMA AGENCIES.
(Chief Agents for Bombay Presidency),
16, Apollo Street, Fort, BOMBAY.

For Policy and Agency Terms apply to:—
Branch Secretary,
LAKSHMI INSURANCE CO., LTD., Fort, BOMBAY. Tel. 21109.

YOUR FUTURE IS SAFE
WITH
The National
INDIAN LIFE INSURANCE Co., Ltd.
(Estd.:—:1907).

Annual income exceed Rs. 11,00,000/-
Total Assets exceed Rs. 58,00,000/-
Claims paid over Rs. 48,00,000/-

SOME SPECIAL FEATURES OF THE CO.

1. New Reduced, Without Profit Premium Rates for policies payable at death.
2. As complete Automatic Protection from Forfeiture as possible.
3. Revival of Lapsed Policies without evidence of health.
4. Death Claims under Lapsed Policies paid in certain eventualities.
5. Surrender Values Liberal and Guaranteed.
6. Surrender Values under Lapsed Policies held to the assured's credit for three years.
7. Premiums charged for age Nearest birthday.
8. Premiums payable in Instalments without extra charge under most tables.

For Agency apply to:—
General Agents:—
Messrs. NAVALCHAND & Co.,
19, Bank Street, Fort, BOMBAY.
Telephone No. 24126. Telegram: "Bonza: Bombay."

Providing Life Assurance For The Poor Man

The Aim Of The Industrial And Prudential Assurance Co.

The Industrial and Prudential Assurance Co., Ltd., is one of those middle sized Life Assurance Companies, which, like the middle classes of any society are the real back-bone of the social and economic structure of a country. At the end of the first decade of the current century the progress of life insurance in India was not at all considerable. The number of Indian Life Companies doing any work worth notice came to only 17, of which so few as seven were established in Bombay.

BORN 1913.

In the year 1913 several prominent citizens of Bombay thought that it was necessary to have a life insurance company established in this city with the object of providing facilities for life insurance to the rich and poor alike. With that end in view the Industrial and Prudential Insurance Company Ltd., was registered as a joint stock Company in that year with Sir Phirozeshah M. Mehta, as its first Chairman.

SMALL CONVENIENT PAYMENTS.

For the people of small means, this Company started, from the outset, the Industrial branch which issued small policies of Rs. 250 with the convenience of paying monthly premia. The Company also co-operated with the Co-operative Credit Department and assisted the Debt Redemption Society in relieving the heavily indebted industrial population in the city of Bombay. This Society was organised by Sir Stanley Reed, late Mr. G. K. Deodhar and other leading co-operators of the day. It did very useful work in saving the poor people from the heavy rate of interest which they were paying.

RAPID ADVANCE.

It is, therefore, no wonder that the company progressed steadily in its onward march as can be seen from these figures.

(Income (in Rs.)

	Total Premium	New Business
1922	15,93,000	3,03,000
1927	23,25,000	4,80,000
1932	50,34,000	11,45,000
1934	78,77,000	16,11,000

The business of the company is carried on economically, which fact can be demonstrated from the valuation surplus disclosed at the time of successive valuations.

Year surplus disclosed (in Rs.) Bonus given per Rs. 1,000 per year whole life Endorsement.

1922	1,15,000	7-8	6-0
1927	3,19,000	15-0	12-8
1932	7,64,000	22-8	18-0

The last balance sheet of the Industrial and Prudential Assurance Co., Ltd., discloses a very healthy state of affairs, as can be gathered from the following figures:—

Capital called and received, Rs. 2,18,700.

Life Assurance Fund Rs. 53,36,000
General Reserve Fund Rs. 1,28,800
Investment depreciation Fund Rs. 1,04,000.

STRONG DIRECTORATE.

The investments of the Company are mostly in Government Securities with a small amount in mortgages. The Government Securities are shown at cost even though the market value of the same will to-day be found more by very nearly Rs. 3,00,000.

FOR INDIA'S MASSES

Bharati Bima To Provide Relief Against Unemployment

The rise of the Bharati Bima Ltd. which has its Head Office in Benares City, has already, within the very short span of a few months of its inauguration, attracted wide attention. Promoted by men of high social ideals, the company was launched under the distinguished patronage of the President of the Indian National Congress, Babu Rajendra Prasad, who performed the inauguration ceremony in July last year. It has no Managing Agency system, but is controlled by a Board of Directors which combines the best in Indian patriotism and business. Within 99 days of its inauguration, the Bharati Bima Ltd. announced the commencement of business on 2nd November, 1935, with a business of Rs. 2,37,250 spread over 211 policies. Within this period, it could set up a widespread organisation all over the country.

UNIQUE FEATURES

Some of its features are unique in Indian Life Insurance. A policy in the Bharati Bima is both indisputable and non-forfeitable. By a special scheme of extended insurance, a policy is kept in force for a period of years without payment of premiums. If the assured dies within that period of extension, his legal claimants get the full sum of insured with the benefits accrued on it. The Family Umbrella policy is another attraction. A special contingency policy provides economic security by the assurance of a definite annuity to be assured or his dependents in case of death. Besides these the Bharati has provided for the best care of the policy-holder in times of dire need or in sickness, etc. Another reason of the Bharati's ever increasing popularity is its endeavour to keep the expense ratio at the lowest without in any way suffering in the efficiency of management.

FOR THE POOR.

The company accepts policies to the minimum of Rs. 250 without medical examination, but on the declaration of health, etc. of the proponent. This policy must attract greater attraction of social service organisations, of Labour Unions and of the employers.

UNEMPLOYMENT INSURANCE

Yet another venture of the Bharati is the direction of tacking unemployment, a social menace which has reached phenomenal proportions. To-day unemployment is a daily nightmare to millions of middle-class and lower-middle-class and wage-earning people. The indifference of the State to this ever-growing menace has invested society with a special responsibility. The Bharati Bima Ltd., is, perhaps, the first and only Life Office in this country which has shown imagination in this regard. It has devised a special plan of Unemployment Insurance, separate from its life business, but open only to its policy-holders. The details of this scheme are awaiting final touches and when it is ready it will be unique in the annals of Life Insurance.

NAGPUR PIONEER INSURANCE COMPANY

Started In 1921, It Has Several Interesting And Commendable Features

The Nagpur Pioneer Insurance Company, Limited, Nagpur, is the first Insurance enterprise of C.P. It was incorporated in the year 1921 with a strong Board of directors comprising of some of the most respectable and influential men of Central Provinces and Berar. Its steady progress from year to year has been a uniform record since that time. It is one of the earliest Indian Life Offices to do away with the Managing Agency system and the directors of the Company have assumed a direct and supreme control of the Company's affairs.

REMARKABLE PROGRESS.

It has achieved divisible surplus in the first valuation rarely achieved by Indian companies. The second valuation strengthened the surplus while the third, the latest, exhibits remarkable progress in the working of the company. Inspite of the depression in the country the company has been doing increasing business year after year. During the period ending 31st December, 1934, there was an increase of about 50 per cent in the number of policies, in the business in force, and the annual premia, while the life fund has almost doubled itself.

EXPENSE RATIO REDUCED.

It is to be noted that inspite of the substantial increase in business there was a marked reduction in expense ratio. This satisfactory state of affairs speaks for the management which has been very cautious, far-seeing and economical in its administration. The company has declared a bonus of Rs. 36, and Rs. 45, for thousand for triennium on endowment and whole life policies respectively. Apart from all these salient features, the company and its management have reserved 5 per cent of the net profits for national welfare. This policy of the company is worth following by other life offices. It is a matter of great satisfaction that the directors have decided to take on the Board two representatives as the policy holders' directors which is really a step for the betterment of the company as well as for the good of policy holders. Its policy holders and the insuring public will be pleased to know that the company's business in the last year i.e., 1935 has surpassed all the previous years' record.

The company's branches in the Bombay Presidency are contributing substantially to business progress, being in charge of Messrs. I. R. Desai & Co., Mr. Ratanlal D. Desai is the most prominent officer of the company on the field.

Purely A Swadeshi Concern

DIRECTORS:
Sir LALUBHAI SAMALDAS, Kt., C.I.E., J.P. (Chairman)
Sir CHIMANLAL H. SETALVAD, K.C.I.E.
Sir HUKUMCHAND SARUPCHAND, Kt., Banker & Mill Owner.
Sir GULAMHUSEIN HIDAYATULLA, Kt., K.C.S.I.
VELJI LAKHAMSI, Esq., Chairman Grain Merchants' Association.
MOTILAL C. SETALVAD, Esqr., Advocate, High Court.
JIVANLAL C. SETALVAD, Esq., Ex-Officio.

Secretaries & Managers,
JIVANLAL DASTUR & CO.,

General Manager:
K. C. DESAI.

The Industrial & Prudential ASSURANCE COMPANY, Ltd. (Established 1913) Head Office: BOMBAY.

6 IMPORTANT FEATURES
1. Low Premiums.
2. High Bonuses.
3. Permanent Disability benefits without extra charge.
4. Benefits of "Extended Insurance" (pay for 5 years and Insure risk for 20 years.)
5. Guarantee to pay claims within 30 days on presentation of claim papers.
6. Female and joint Life Policies on Husband and Wife.

Rebate of 2½% on Yearly Premiums.

BONUS Rs. 22-8 on Whole Life Policies.
per thousand per YEAR Rs. 18 on Endowments

For further particulars apply to:—
Messrs. JIVANLAL DASTUR & Co.,
Secretaries & Managers:
JEHANGIR WADIA BLDG., Hornby Road, BOMBAY.

BOMBAY CO-OPERATIVE
INSURANCE SOCIETY, LIMITED.
Head Office:—9, Bakehouse Lane, Fort, BOMBAY.

PREVISE & PROVIDE

EVERY YEAR A BONUS YEAR
PROFITS TO POLICYHOLDERS ONLY

Policies from Rs. 150/- TO Rs. 20,000/- and upwards.
SPECIAL FACILITIES TO CO-OPERATIVE SOCIETIES.

NO SHAREHOLDERS
The Premier Co-operative Insurance Society in India.

GOVT. AUDIT
GOVT. REPRESENTATION
GOVT. SUPERVISION
LOW EXPENSES

REGISTRAR, CO-OPERATIVE SOCIETIES, BOMBAY PRESIDENCY, ON THE BOARD OF DIRECTORS.

A Record In The History of Indian Insurance

FOR particulars write to:—CHUNILAL D. BARFIVALA,
MANAGING DIRECTOR.

INSURANCE & LONGEVITY OF LIFE

Some Factors Regarding Health, Personal Habits And Family History Which Must Be Considered

By M. B. THAKORE, M.B., F.R.C.S.E.

Life Insurance is chiefly concerned with the length of life. With the addition of various other benefits such as disability benefit, sickness benefit, old age pension and the like, it is now also interested in health of the individual or what is termed in America and other western countries—"the breadth of Life." So anything which influences the life of an individual is of vital interest to the insurance companies and also to the public.

Broadly speaking insurance is an attempt to analyse various factors which do influence the length of life. The main factors whihc have a bearing on longevity are:—

1. Race, 2. Habitat, 3. Sex 4. Age, 5. Occupation, 6. Family History, 7. Personal History, 8. Build, 9. Personal Habits, 10. Moral Hazard.

RACE AND HABITAT.

Race and Habitat come under general factors. While the remaining factors except—Moral Hazard—come under the term individual factors. The term—Moral Hazard has a special interest to insurance companies.

Speaking roughly about the race and habitat one knows that for generations, certain parts of the Tropics were termed as "White Man's grave". And that has led to the difference in rates as Tropical, Sub-tropical and Home rates, the longevity varying upon any one of the above climatic conditions under which one is residing.

Coming to the factor of Age, one finds that already there is a large data available to guide us about the different ages of an individual. The largest percentage of applications are between the ages of 25 to 45. So one can summarise that the number of applications declined between this period is comparatively the smallest. Low weight in an applicant in early years is a formidable factor to be considered, while after 45 the so-called diseases of degeneration—such as heart and kidney diseases—occupy equally important position while assessing a life.

In India it is only very recently that female risks are being accepted. Here too one has to remember that the percentage of educated women is small. Even out of this figure the number of women following an independent profession and having a personal source of income is still smaller. Again the number of educated women remaining unmarried and thus being excempt from the risk of child birth is negligible. And lastly the western countries have found out that the mortality of women, whose husbands are the beneficieries, is about 10 per cent. higher than those women whose beneficieries are the children.

FAMILY AND OCCUPATION.

When one considers that generally one spends one-third of his daily time at work, the factor of occupation comes to play an important role. The factory worker racing or motoring enthusiasts, professional boxers, athletes, and such other professions have their extra percentage of mortality which cannot be ignored.

The question of family history appears to be very lightly considered in this country. While going over a large number of insurance papers one finds that an average Indian in nine cases out of ten, rarely remembers the exact causes and dates of his parents' and family members' deaths. It must be noted that there are very few diseases which are transmitted directly at the time of the birth. Only two are actually known to be so. But a definite tendency or weakness to certain diseases is transmitted from a parent to the child. A good family history is a very definite gain to the applicant and may counteract some medical defect which would otherwise cause the policy to be issued on a substandard basis.

PERSONAL HISTORY.

Turning to the factor of personal history, again one finds that a large number of applicants in India, state in their answers to the questions asked by the examiner that they have never suffered from any illness, injury or operation. Well if this is a fact, one would be led to believe that India is an ideal country to live in. But the different statistics published by the municipalities, Local boards, health authorities, and others from time to time clearly state that Malaria, Tuberculosis, Typhoid, and Dysentery are endemic in India. And there are every year epidemics of Smallpox, Cholera, Plague and other diseases at various places in this country. The personal history of an individual is an indication of the degree of his general resistance to disease. We know that certain diseases leave little or no impression upon bodily reserve, while others make such impression on the body that no insurance can be offered. Diseases like Diabetes, Pernicious Anaemia, and Apoplexy generally, and Epilepsy, Insanity and Cancer sometimes cannot be considered for insurance at all.

MORAL HAZARD.

Now turning to the last factor of Moral Hazard, one may say that in the past some of the insurance companies have suffered heavily from this factor. Take the case of a speculator. He may have earned a fortune. He puts in a proposal for a large amount. Medically he is a first class risk. The company accepts the risk. Now after a year or two he meets with bad luck. He suffers heavy losses beyond his capacity. In the height of the moment he commits suicide, and the company is forced to pay the claim, to the detriment of other policy-holders. Another point to be considered is an application of a large amount of assurance or over-assurance, incompatible with an insufficient personal income. Knowledge of excessive indulgence in wine and women in a person also constitutes a moral hazard.

"Bombay Life" Is The Outcome Of Swadeshi Movement

Crore Mark Passed In 1935, And Doubling Of Business Every Five Years

The opinion of authorities on Insurance that the best growth in the life of an Insurance Concern takes place in the post-jubilee period has been proved again in the case of the "Bombay Life." It was in 1934, immediately following the jubilee year that the "Bombay Life" passed the Crore Mark in New Business and in 1935 there was further expansion of New Business by 20 per cent., the Company having secured a completed business of Rs. 1,23,28,000. The growth of the Company represents a doubling of business (in force) every five years since its foundation in 1908. Its start was a very modest one, and early progress very cautious. This Indian Life Office purely Indian in management, in constitution, in capital and outlook has gone through the acid test by tiding over a long period of continuously troublesome times like the Bank Crisis of 1910/1911, Ravages of World War during 1914/1918, the Havoc of influenza Epidemic of 1918/1919, Post-war Depressions of 1921/1923 and political upheavals of 1923/24 and 1930/32 has acquired such steadiness and stability that it can confidently look forward to a still brighter future and greater expansion of its business and win further laurels. The success of this Indian Life Office is evident from the following figures which indicate the confidence reposed in it.

THE GROWTH OF "BOMBAY LIFE" DURING 26 YEARS.

Year.	Premium Income.	Interest, etc., Earning.	Life Assurance Fund.	Claims paid.	Business in force.
	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
1908	687 2 0	287 1 1	.....	2,500 0 0	4,32,500 0 0
1909	17,720 7 0	465 12 10	.....	5,000 0 0	9,09,000 0 0
1910	35,294 8 0	744 8 4	2,073 12 0	7,500 0 0	15,53,000 0 0
1911	57,554 15 0	1,121 2 10	14,982 5 11	17,100 0 0	18,67,500 0 0
1912	57,808 4 6	1,395 15 2	34,822 4 8	23,672 13 0	23,77,860 0 0
1913	90,066 6 6	2,265 1 9	66,804 4 6	33,672 13 0	28,47,860 0 0
1914	1,12,767 8 4	4,156 6 8	1,10,582 11 7	11,332 8 0	25,47,500 0 0
1915	1,31,060 14 6	6,170 1 6	1,75,924 5 10	11,696 0 0	27,51,320 0 0
1916	1,41,971 13 6	8,280 3 6	2,10,686 11 6	22,961 13 0	33,50,000 0 0
1917	1,80,969 1 0	11,868 13 2	2,76,988 5 8	38,391 10 6	31,16,770 0 0
1918	1,85,732 9 0	15,289 12 4	3,15,998 8 3	61,104 2 0	34,17,500 0 0
1919	1,75,560 0 0	20,490 4 8	4,18,668 0 0	87,455 9 0	43,94,748 0 0
1920	2,12,294 6 6	25,941 15 4	4,65,497 7 0	62,856 0 0	50,41,774 9 9
1921	2,40,814 3 0	27,142 15 6	5,94,510 3 6	64,005 13 0	57,99,635 8 0
1922	2,90,031 7 0	44,109 14 2	7,55,040 9 8	81,180 0 0	66,51,072 4 0
1923	3,12,461 10 0	52,596 7 0	9,30,158 7 0	76,425 0 2	75,82,196 0 0
1924	3,72,512 9 0	62,906 1 0	11,50,463 15 4	1,08,139 12 0	88,95,424 3 0
1925	4,19,582 0 9	72,186 6 0	13,65,785 2 9	1,28,809 14 0	98,39,780 7 0
1926	5,06,465 6 9	84,289 0 9	15,54,985 0 0	1,69,622 5 0	1,16,58,705 15 0
1927	6,12,280 8 8	98,800 8 11	17,76,764 5 0	1,82,948 4 4	1,36,88,182 4 0
1928	7,38,522 7 0	1,11,500 3 6	21,16,482 13 6	1,71,251 15 6	1,58,96,029 4 0
1929	6,58,915 15 0	1,34,154 10 1	24,61,755 2 9	2,44,586 2 0	1,87,09,991 15 0
1930	9,63,366 15 0	1,50,000 3 3	25,00,790 8 4	3,15,481 13 0	2,09,55,322 12 0
1931	11,06,928 8 3	1,55,478 0 6	33,34,905 15 10	2,91,879 15 0	2,26,86,429 12 0
1932	12,50,097 6 0	1,82,780 6 9	36,40,418 15 0	3,33,490 7 0	2,57,48,906 8 0
1933	15,12,691 9 8	2,09,183 10 8	50,04,870 15 10	3,54,023 12 0	3,07,95,434 12 0
1934	16,55,970 5 8	2,50,306 0 8	56,02,983 3 0	4,38,965 3 0	3,71,41,571 1 0

The history of the "Bombay Life" is very interesting, it being the outcome and a product of the Swadeshi Movement of 1907/1908, it was originally christened the "Swadeshi Assurance Company Limited"; but this name had an adverse influence upon its growth—even on its existence—due to the handicaps and prejudices of political nature. This name, after mature consideration by the then Board of Directors was changed to the present name of the Bombay Life Assurance Co., Ltd., in 1913. The Company was formally registered on the 4th March, 1908 but the regular business of insuring lives was commenced on the 1st November 1908, when the first policy was issued. Within a quarter of a century it has risen from comparative insignificance to a premier Indian Life Office.

POLICY-HOLDERS' PRIVILEGES.

The Company is not only consolidating its financial position in every way and expanding its business, but also keeps abreast of times by introducing and adopting latest developments in Life Insurance and conferring the most up-to-date privileges to its policy-holders with a view to serve the Insuring Public in a better and more sincere manner. The several features like, Accident Benefits, Non-forfeiture Clause, Special Revival Scheme, Permanent Disability Benefits and rebates for yearly payment of premium and for larger amounts of policies and for residences in healthier climates are greatly appreciated by the Bombay Life patrons.

The last valuation of the Company was for the period ending with 31st December 1933 when increased bonuses both for Whole Life policies and Endowment Assurances were declared. The current year is also Company's Valuation year and it is expected that the insuring public will take the opportunity of sharing the profits within a year of their insurance by insuring with "Bombay Life" during the current year. The strongest feature of the Company, which claims the confidence, is the promptness with which it settles genuine claims. The Company's motto is prompt and liberal and the Company thoroughly acts upon it.

BOMBAY FIRE AND GENERAL INSURANCE CO.

The Bombay Fire And General Insurance Company which has been started by the Bombay Life Assurance Company Limited has been working for nearly a year since it was registered early in 1935. This Company as well as the Bombay Life Assurance Company Limited have been completely identified with Sir Lalubhai Samaldas, Kt., C.I.E., J.P., the Chairman of the Company. The other Directors are also men of position in society, able to infuse complete confidence in the Insurance public.

The Authorised Capital of the Company is Rs. 15 lakhs with a subscribed capital of Rs. 10 lakhs of which Rs. 3 lakhs has been paid up. The Company has made a further call of Rs. 10 per share and after this is paid up at the end of this month, the total paid up capital will be Rs. 4 lakhs. The Company has had to contend against very heavy and unfair competition from its start and has had to face many troubles from Banks and other Institutions as well in addition to the competition referred to above. But with

(Continued on Page 16.)

PROGRESS

PROVES

POPULARITY

SHARE THE BENEFITS OFFERED BY THE COMPANY'S PROGRESS AND POPULARITY AND INSURE WITH BOMBAY LIFE TO-DAY.

ESTD. 1908 100 % INDIAN

BUSINESS RECEIVED IN 1935 Rs. 1,50,49,000

PROOF OF POPULARITY & PROGRESS

New Business in 1927: Rs. 38,77,000
New Business in 1929: Rs. 51,22,500
New Business in 1931: Rs. 58,66,500
New Business in 1933: Rs. 94,16,500
New Business in 1934: Rs. 104,33,750
1935 : Rs. 1,23,28,000

ABSOLUTE SECURITY & UNQUESTIONABLE STABILITY

THE BOMBAY LIFE ASSURANCE CO., LTD.

Churchgate Street, Fort, BOMBAY.

BUSINESS COMPLETED IN 1935 Rs. 1,23,28,000

THE

Bombay Fire &

General Insurance Co., Ltd.

Head Office:

45-47, Church Gate St., Fort, BOMBAY

BOARD OF DIRECTORS:

Sir LALUBHAI SAMALDAS, Kt., C.I.E., J.P. (Chairman).
PHIROZE J. BILIMORIA, Esq.
ABDEALI M. KAJIJI, Esq., B.A., LL.B. (Bar-at-Law).
KANAIALAL M. MUNSHI, Esq., B.A., LL.B.
PINGLE VENKAT RAMA REDDY, Esq.
RAMESHWAR DAS BIRLA, Esq.
JYOTENDRA L. MEHTA, Esq., B. Sc.

A PURELY INDIAN CONCERN WITH INDIAN MANAGEMENT.

Transacting:

FIRE, LOSS OF PROFITS BY FIRE, RIOT, MOTOR, MARINE, etc. INSURANCES.

Claims Settled Promptly

Agents wanted in unrepresented areas.

For particulars please apply:—

Chief Agents:—
R. B. LOYALKA,
New Stock Exchange Building,
Apollo St., Fort, BOMBAY.

M. M. MUNDKUR
Manager,
Head Office.

Indian Insurance

Some men may find it hard to replace fine foreign linen with home-spun stuff.

Many will find it impossible to exchange the modern foreign motor car for the humble Indian tonga.

It may be difficult for a great number of people to exchange foreign fineries for Indian simplicity.

GRANTED. There may be reason for this attitude.

But if there is one line where THE HOME-MADE PRODUCT need not be replaced at all, it is the INSURANCE LINE.

There are quite a number of INDIAN INSURANCE COMPANIES who are capable of undertaking and willing to accept any kind of insurance, such as, Life, Fire, Marine, Motor Car, Workmen's Compensation etc.

It is your duty to support INDIAN INSURANCE COMPANIES.

They have a right to such support from the people of this country.

Issued by

THE

INDIAN INSURANCE COMPANIES ASSOCIATION,

3rd Floor, JAHANGIR WADIA BUILDING,
Esplanade Road, Fort, Bombay.

Accidents Will Happen

LEAVE NOTHING TO CHANCE

THE BOMBAY MUTUAL LIFE ASSURANCE SOCIETY, LTD., takes the keenest interest in the financial security and welfare of its policy holders. Realizing the frequency and fatal consequences of accidents to-day, the BOMBAY MUTUAL offers a new scheme to afford families financial assistance when the breadwinner dies in consequence of an accident. The Society promptly pays an additional sum equal to, or double the sum assured if death results from accident. A nominal extra premium, secures this benefit. Write for particulars.

THE
BOMBAY MUTUAL LIFE
ASSURANCE SOCIETY, LTD.,
(Established 1871)
Bombay Mutual Building, Hornby Road, BOMBAY.

INSURE YOUR LIFE WITH THE
Himalaya
ASSURANCE CO., LTD. ESTD.:——:1919.

CHEAP RATES and LIBERAL TERMS

Bombay Branch:—
"Akbar Bldg." Hornby Rd., Fort, BOMBAY.
Tel. No. 21290.

Head Office:—
"STEPHEN HOUSE," 4, Dalhousie Square, CALCUTTA.

INSURE
with the
TROPICAL
INDIA'S LEADING INSURANCE COMPANY.
founded by the late PANDIT MOTILAL NEHRU and the late HAKIM AJMAL KHAN
LOW PREMIUMS ... HIGH RETURNS ... 100% SECURITY

LOWEST EXPENSE RATIO

Head Office: Chandni Chauk, DELHI.
Bombay Office: Sir Pherozeshah Mehta Road, Fort.
Branches All Over India

'Phone No: 23410. 'Phone No: 23410.
FORWARD
ASSURANCE COMPANY, LTD.
43, Churchgate Street, Fort, BOMBAY.
Policies catering for the needs of the Middle and Poor Classes.
A PURELY INDIAN CONCERN
AGENTS WANTED.
Apply:—P. K. PURSHOTTAMDAS & CO., Managing Agents.

Forty Years Of Steady Progress

Splendid Record Of Empire Of India Life Assurance Co.

The "Empire of India" is one of India's leading Indian life offices and was established in Bombay in 1897 for the purpose of providing Life Assurance on the latest and most approved principles. The premiums charged are exceptionally low and policy conditions very favourable. The low rates of premium combined with efficiency of management have brougnt the Company to the forefront among the leading Life Offices in India. The Company's position and progress is unequalled by any other Indian Life Office of the same age. The total assets exceed 4-1/2 crores and the funds are invested in Government and other Securities authorized by the Indian Trusts Act. The security thus offered by the Company is absolute and unexceptionable.

GOOD BONUS RECORDS.

The Bonus Record of the Company has been consistently good. It has always been the policy of the Directors to declare only such rates of Bonus as they could reasonably hope would be maintained while the reserves have been steadily strengthened and the sources of future profit rigidly conserved.

Claims under With-Profit Policies occurring between 1st March 1935 and 28th February 1937 will receive interim Bonuses of Rs. 18 (increased from Rs. 16) per Rs. 1,000. Assured on Whole Life Assurances and Rs. 16 (increased from Rs. 14) per Rs. 1,000. Assured on Endowment Assurances in respect of each year's premium due and paid during the above period.

EXCELLENT PROSPECTS.

These increased Bonus rates in conjunction with the low rates of premium bring into prominence the fact that an assurance in this Company gives results as favourable as obtainable elsewhere. As the sources of profits on which Bonus depends have been maintained unimpaired, the future prospects are excellent.

The Company issues, in addition to the widely recognised Whole Life, Endowment and Children's Endowment Assurances, a most attractive "Family Security" Policy. This Policy guarantees in the case of the Assured's early death an adequate monthly income for the widow and children or any other legal representative and provides part payment of the Sum Assured and profits immediately at death and the balance of the Sum Assured at the end of the stipulated period.

The following table shows the progress of the Company and its strong financial position:—

Year ending February.	Assurances in force. —Rs.	Premiums Rs.	Total Asets —Rs.
1905	85,94,000	4,30,000	10,17,000
1915	4,08,81,000	20,50,000	1,01,57,000
1925	6,95,93,000	33,13,000	2,46,08,000
1935	11,56,12,000	51,65,000	4,50,03,000

TROPICAL INSURANCE

How It Has Maintained Ideals Of Its Founder, Pandit Motilal

Founded by two of the greatest sons of India, the late Pandit Motilal Nehru and Hakim Ajmal Khan, the "Tropical Insurance Company" has always stood throughout its life of ten years for the service of the insuring public. The public too has appreciated its services in a no uncertain manner and the figures of its business published annually are an indication of its splendid progress, made in an astoundingly short time. The prompt settlement of all claims and the fair deal accorded to all the beneficiaries has often evoked spontaneous expressions of thanks which is after all the right criterion to judge the efficiency and integrity of an insurance company.

SPECIAL FEATURES.

The following are some of the salient features of the Tropical Insurance Company:—

1. It provides for the election of two Directors from Policyholders to safeguard their interest.
2. It offers Permanent Total Disability benefits under its policies free of cost to the assured.
3. Its ordinary form of Policy is world-wide and unconditional.
4. It revives lapsed Policies without charging arrear premiums, interest or penalty, and without forfeiting premiums once paid.
5. Its tables are unusually varied, Policy conditions most liberal and claim settlements prompt.
6. It allows a rebate to those paying annual premiums, and accepts half-yearly and quarterly instalments without any extra.
7. It is one of the few Companies that have disclosed a large divisible surplus at the first Valuation. The Bonuses added to participating Policies during the first five years were at Rs. 50 per Rs. 1,000.
8. It insures female lives under the ordinary Endowment Tables and under the Joint Life Insurance Scheme.
9. The business large as it is,

(Continued on Page 16.)

99 Per Cent SURPLUS FOR POLICY-HOLDERS

Neptune Assurance Co's. Hopeful Plans

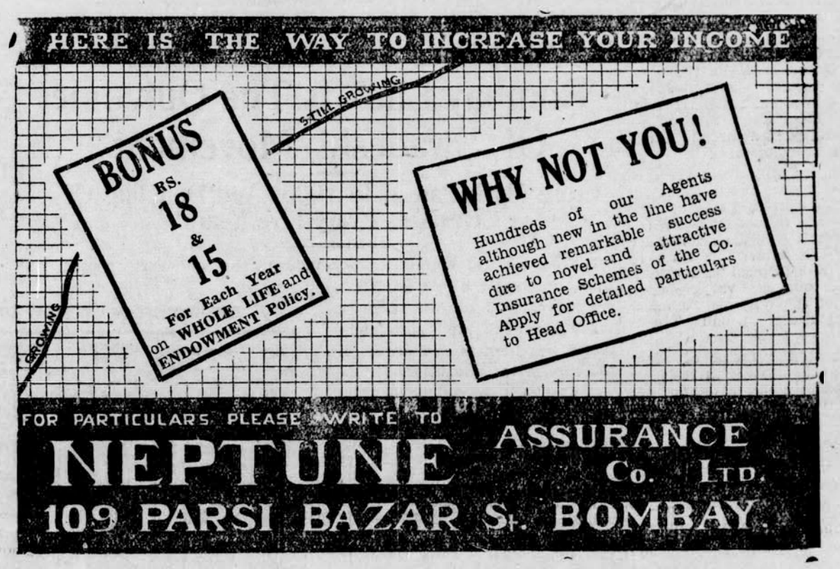
The first statutory valuation report of the Neptune Assurance Co., Ltd., for the period ending July 31, 1935, has revealed the strong financial position of the Company. The valuation which was conducted by the eminent actuary, Mr. G. S. Marathey, on a straight basis, has resulted in a surplus of Rs. 23,742, and bonus at the rate of Rs. 54 and Rs. 45 on participating whole life and endowment policies per Rs. 1,000 sum assured for the past three year period has been declared. This bonus on a completed business of the above half-a-crore of rupees within a short period, is commendable, compared with that declared by Indian Life companies of a similar standing.

SPECIAL FEATURES.

The features of the company's position deserving of special attention, are the absence of any intangible assets, such as preliminary and organisation charges, the very low renewal expense ratio of 6.1 per cent. and 3.5 per cent. for the past two years, and the favourable mortality experience despite the majority of the business being on non-medical basis. The actuarial assumption of 4 per cent. interest rate is surely to result in future in large addition to divisible surplus, in view of the fact that it would be quite easier for the management to earn fairly larger returns on their investments in future. The provision for future expenses made by the actuary at the rate of 15 per cent. and 20 per cent. for whole life and endowments, in the face of the very low renewal expenditure actually experienced as noted above, will also lead to a large addition to the future divisible surplus of the com-

(Continued on Page 16.)

NEW
Life Business
OF
Rs. 1,41,00,000
In the SIXTH YEAR is a PROOF POSITIVE of The Strength and Popularity of the
NEW INDIA
ASSURANCE COMPANY, LTD.,
Esplanade Road, Fort, BOMBAY.


HERE IS THE WAY TO INCREASE YOUR INCOME
BONUS RS. 18 & 15 For Each Year on WHOLE LIFE and ENDOWMENT Policy.
WHY NOT YOU!
Hundreds of our Agents although new in the line have achieved remarkable success due to novel and attractive Insurance Schemes of the Co. Apply for detailed particulars to Head Office.
FOR PARTICULARS PLEASE WRITE TO
NEPTUNE ASSURANCE Co. LTD.
109 PARSI BAZAR St. BOMBAY.

EMPIRE OF INDIA
LIFE ASSURANCE COMPANY, LTD.
Estd. 1897.

Rs. 18 on WHOLE LIFE ASSURANCES

INTERIM BONUS INCREASED per Rs. 1,000 Assured per annum

Rs. 16 on ENDOWMENT ASSURANCES

Coupled with a LOW RATE of PREMIUM is now a HIGH RATE of BONUS

APPLY FOR LEAFLET—
"WHY IS A POLICY IN THE 'EMPIRE OF INDIA' OF SPECIAL INTEREST?"

Head Office Empire of India Life Building, BOMBAY.
ALLUM, BHARUCHA & CO., *Managers*

VULCAN
INSURANCE COMPANY, LTD.,
Established 1919.
FIRE, MARINE, MOTOR CAR INSURANCE
Managing Agents:
J. C. SETALVAD & Co.
Jehangir Wadia Building, Esplanade Road, Fort, Bombay.

THE INDIAN GLOBE INSURANCE COMPANY LTD
HEAD OFFICE BOMBAY INDIA
FOR FIRE MARINE LIFE & ACCIDENT
INCORPORATED IN INDIA

The Rapid progress made by the company is shown by the following figures.

SUBSCRIBED CAPITAL	Rs. 12,37,500/-	PREMIUM INCOME, 1934	Rs. 5,53,173/-
PAID UP	„ 3,37,500/-	CLAIMS PAID	„ 4,12,856/-
GENERAL & LIFE FUND	„ 1,50,535/-		

Chairman: SETH MATHURADAS VASSANJI KHIMJI, M.L.A.
28, APOLLO ST., FORT BOMBAY.

NATIONAL INSURANCE Co.

Thirty Years Of Steady Progress

The year 1906 which synchronised with the dawn of a new era of nationalism in India, saw the birth in Calcutta of the National Insurance Co. Ltd. The establishment of this progressively prosperous institution was the handiwork of two men—Mr. W. R. Rae, the then Manager of the Sun Life Assurance Co. of London, and Mr. Pannalal Banerjea.

The Head Office of the Company was at first located at 7, Lyons Range, Calcutta, in unpretentious rooms.

In 1931 it made for its permanent home the massive edifice of classic design specially for it and appropriately style the "National Insurance Building" at 7, Council House Street, which now stands as a veritable monument to the strength, standing and stability of this great "National".

PROGRESSIVE LIFE OFFICE.

The management of the "National" have always been following a policy of progressive development.

The "National" is one of the largest writers of new business in this Country, and to illustrate

Mr. K. Padmanbhai Pai, of Kachiker Brothers, Branch Secretaries for Madras Presidency, of "Bombay Life."

this fact figures relating to business "completed" annually during the last decade are given below:—

1926	Rs.	82,74,000
1927	,,	93,65,445
1928	,,	1,00,34,400
1929	,,	1,17,20,766
1930	,,	1,13,55,060
1931	,,	1,02 30,725
1932	,,	1,55,73,732
1933	,,	1,67,15,163
1934	,,	1,69,58,280
1935	,,	1,73,00,837

Despite this continuous increase in the volume of 'new' business completed every year, the Management of the Company have always been alert to see that the "procuration costs" of new business do not disproportionately increase every year. As a matter of fact, there has been a progressive reduction in the "Expense Ratio" of the Company with the result that it was as low as 26.4 p.c. in 1934. This figure compares very favourably with the "Expense Ratio" of many other Life Offices of not only equal but greater standing.

During the thirty years of its existence, the "National" has paid by way of claims to the policy-holders and their beneficiaries a sum exceeding Rs. 1,45,00,000 while its Total Assets today exceed the huge figure of Rs. 2,70,00,000.

LULU

ADDS BEAUTY TO EYES

LULU Eye drops, an absolutely non-irritant and a positive cure for all sore, ulcerated and weak eyes. "In this connection I may say that the LULU eye drops is a capital medicine for eye complaints." SRI RAJA SAHIB, (Mandasa Palace.)

Manufactured:—D. Specific & Co., Agents: Madon Sons & Co., Bombay

Life Insurance Is An Honourable Calling With Unlimited Scope

Why Unemployed Young Men Should Choose The Profession Of An Insurance Agent

By S. C. Mazumdar

The profession of a Life Insurance agent either as a whole time career or a spare time vocation, requires only the personal assets, which a young man ought to possess. It is a great work for the man who believes in "It can be done"—and sets about doing it. One only need to be methodical and industrious. Life Insurance to-day is recognised, not only as a tremendous financial power, but as a social necessity. It is a vocation, because of the ever expanding field, suitable alike for the young, the middle aged and the elderly. Its possibilities are unlimited for the capable man who is a ceaseless worker, and in no other business can such a man, starting without capital, succeed so quickly and profit so well financially by his labours. For men of courage, patience, tact, resource, energy, perseverance and enthusiasm, life insurance offers a career worthy of their best efforts—secure employment in a rapidly growing and stable business, unlimited earning possibilities and many other advantages, not least of which is cultural development.

An Interesting Vocation

The work is interesting for two main reasons—it is big business. True, life insurance is only of recent orgin in this country but even so the figures are of enormous dimensions. The total amount of life assurance in force for instance, in this country for Indian compales at the end of the year 1933 was in the neighbourhood of 114 crores. The assets of these companies amounted to 36¼ crores. The income of these companies during the year 1933 was 5½ crores. These figures give an idea of the huge resources which insurance companies possess, handle and employ. And all this has come about in the course of just a decade or two. Indian life insurance has taken gigantic strides during these decades. And yet, huge though the figures are, Indian insurance is still in its infancy: for compared with the astounding totals of life insurance in America and the European countries we are pigmies before giants. However, that again indicates what an infinite scope for expansion we have. As "insurance-mindedness" grows, as our standard of living improves, there can hardly be any limit to the growth of life insurance in a country like India. The number of persons who can make a decent living in this business is, therefore, also bound to multiply and increase rapidly. Their number would simply be legion.

Socially Useful

"Is Life Insurance a socially useful business"? is the second question. Life insurance is not only a useful business, but it is a social institution, the very motive of its activities being the amelioration of the difficulties of the unfortunate dependents of those who die prematurely—a practical lesson in brotherly assistance. To enable people provide in their life-time against contingencies which none can foresee, so that they themselves or their families may always fall back on the estates so created—a practical lesson in thrift, foresight, economic independence and self-respect. Recent history is full of examples of how fortunes running into many lakhs have been lost in a few days. Really adequate life insurance often proves a god-send to the vey people who may now need it least.

Its Possibilities

Now we come to the third question—what are the possibilities? And here a youngman will naturally think in terms of stability, development, prospects and income.

We have already quoted figures which show how widely based insurance business is in India. This shows stability; but it is also growing rapidly with an increasing momentum. It may be said that the business in India is at the stage when a train is just gathering speed. It is a business in the childhood. However, the

Mr. Muzumdar, Bombay Manager of the Hindustan Insurance Co.

pull is now being felt; the strength of adolescence is just beginning to rise, and it is definitely expected that the business will make tremendous strides during the next few years. The following figures amply support the forecast:—

Financial Prospect For Individual

To give an idea as to how much an agent can earn. If we look into the following figures, we would find that a very considerable amount is paid by the Life Offices to the agents who procure business. Once you get a prospect insured and get him to pay his premium, he creates an estate for the future; since, the commission obtained for every thousand rupees of new business and the renewal commission, go upto provide the agent with a solid income for many years. As he works so it grows his income piles up with every new prospect he insures. Now, looking at these figures:

Commission paid to Agents by four biggest Indian Companies.

1930 Rs. 28,26,180.
1931 Rs. 27,51,371.
1932 Rs. 28.96,991.
1933 Rs. 33,04,184.

The above figures show the amount which only the four biggest companies in India paid to their agents as commission for the four years as given above. Even leaving aside more than a hundred other companies, the sum is considerable. Taking into consideration all the 153 Indian Life Offices and Non-Indian Offices operating in India, the amount would be far more than a crore. When one takes into consideration the fact that this money was distributed over a lakh or more of Insurance workers in a period when the depression was notoriously at its worst, one will realise how lucrative insurance agency is.

Western India Life Insurance Company

23 Years' Life Of Useful Work And Progressive Business

The Western India Life Insurance Company Ltd., was founded in the city of Satara in the year 1913, for the purpose of carrying on Life Insurance business in all its branches in India and selected foreign countries. Within its short life of twenty-two years, the Company has marched ahead, and its existence has already been more than justefiid. Strong and efficient management has led to the expansion of its business from year to year, and the service it has rendered to the country has been as great as the popularity that it has been able to win. Its premium rates are very moderate, while the plans of life assurance which it offers are as varied as the needs of those for whom they are intended. The policy conditions are quite easy and in some respects they offer some unique features. The risks that are covered by the schemes of the Company are various types, including those pertaining to naval and military lives.

LOW EXPENSE RATIO.

The investment policy of the Company has met with remarkable success, and it is indeed highly gratifying to note the present prosperous condition of the company's investments.

The expense ratio of the Company has been remarkably low and this is a feature on which the Company deserves to be thanked specially. The expense ratio went down from 25.4 in 1930 to 23.3 in 1934. The renewal expense ratio in 1934 was 114 only of the first year's premiums.

The mortality experience of the Company has been particularly satisfactory as is shown by the very satisfactory proportion of actual death claims to claims expected. In 1933 for instance, the Company's death claims amounted to Rs. 1,53,750 and in 1934 a larger figure would have been taken to be reasonable. It is, however, exceedingly pleasing to note that death claims went down in 1934 to Rs. 1,21,592.

The completed business of more than 51 lacs of rupees in the year 1935, which is an increase of Rs. 11 lacs over that of the previous year.

IS IT NOT THE DUTY OF A WISE MAN TO MAKE

PROVISION For HIS WIFE and CHILDREN ?

THEN INSURE WITH

The Great Social Life

and GENERAL ASSURANCE LTD., JALGAON, E. K.

WHICH HAS ON ITS DIRECTORATE

Loknayak M. S. ANEY, B.A., B.L., M.L.A.

For Particulars apply to:—

HEAD OFFICE or B. J. CHAUDHARI,

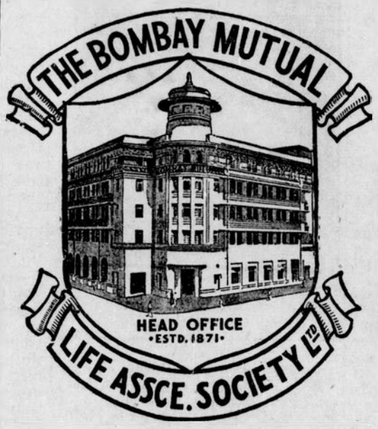
Bombay Branch Manager.

KERMANI BUILDING, Sir Phiroze shah Mehta Road, Fort, BOMBAY.

Honest and Hard-working Agents wanted for the unrepresented areas.

To the man with

AN EYE ON HIS FUTURE...



1935 Completed Business
Rs. 1,86,14,500

BONUS

Whole Life Rs. 26 per Rs. 1,000
Endowment Rs. 21 ,, Rs. 1,000

Claims paid since 1925 exceed Rs. 17 lacs.

Meet the future confidently, armed with an insurance policy: a BOMBAY MUTUAL policy. Thus you will make sure of the means of educating your children, giving your daughters handsome dowries, and providing for your family or for you in your old age. BOMBAY MUTUAL policies are profitable, for they assure fine bonuses and attractive capitals. This life insurance society offers the utmost security and generous terms: e. g. moderate premiums, handsome bonuses, liberal privileges, automatic nonforfeiture, permanent diability benefit without extra charges, and Acc dent Benefit with nominal extra cha ge.

THE

Bombay Mutual

LIFE ASSURANCE SOCIETY LTD.

Head Office: Hornby Road, Fort, BOMBAY.

Chief Agent for Bombay Presidency and Central India:
Messrs. MOHAN SONS & Co.,
22, Apollo Street, Fort, BOMBAY.

Chief Agents for Gujerat and Kathiawar:
Messrs. M. C. SHAH & Co.,
54, Richey Road, AHMEDABAD.

1906 1936

TOTAL ASSETS EXCEED - - - - - Rs. 2,70,00,000

NEW BUSINESS COMPLETED in 1935 exceed - Rs. 1,73,00,000

THIRTY odd years of "NATIONAL" service is an achievement of no small magnitude; it is a record which has very few parallels in the history of Life Assurance in this country. We are proud to say that we have, during this period, paid a sum exceeding Rs. 1,45,00,000/- by way of claims to our numerous policyholders and their beneficiaries, and have thus been instrumental in saving thousands of homes, from the two great evils of want and destitution.

NATIONAL

INSURANCE CO., LTD., (Head Office: CALCUTTA.)

BOMBAY BRANCH:

National Insurance Building, Hornby Road, Fort, BOMBAY.

How Much Life Assurance Should One Buy?

There Is No Uniform Formula But One Must Have As Much As One Can Afford

By K. C. DESAI,
Industrial and Prudential Assurance Co.

Life Assurance is getting more popular in India now and questions are frequently put regarding adequate life assurance cover on a life. On the other hand, if a person owns a life assurance policy of whatever amount, he very often remin under the false impression that he is adequately insured. Experienced underwriters have to tackle this problem very carefully as well as cleverly.

NO UNIFORM FORMULA.

In old times, efforts were made to estimate the value of a human life for some purpose or another. The money value set upon an individual's life varied according to his position. But such a task was never simple. The valuation of property has been carefully studied for insurance purposes; and when we employ expert appraisers or surveyors we feel that they will be able to give us fairly accurate estimates. At the same time, such experts do come to widely different conclusions because individual circumstances affect their estimates in individual cases. One can easily understand that more serious difficulties arise in trying to estimate the amount of life assurance necessary to cover human life values, for the factors of uncertainty are much greater. There is therefore no simple or uniform formula for answering the question "How much Life Assurance should a person own"

BASED ON EARNINGS.

If our problem were merely theoretical, we should have plain sailing. It is perfectly logical, for instance, to say that the value of a man's life to his family should equal the principal sum that, invested at current interest rates, would yield an income sufficient to replace the income the man would have earned had he lived out his life expectancy, less his share of the family expenses. For instance, if a man of 35 earned Rs. 4,500 a year and used Rs. 1,500 for his personal expenses, the amount of insurance he should own, according to this method, would be arrived at by finding the present value of the family's share of his earnings. His expectancy of life at age 35 is a little over 31 years. The principal sum which, assuming 5 per cent. interest, would give the family an income of Rs. 3,000 annually for 31 years is Rs. 46,778.

This amount of insurance would, of course, have to be adjusted as the man's earnings and life expectancy changed. But the figure serves to illustrate the fact that while the life value of the man to his family may be Rs. 46,778, this amount of insurance is far more than the average man earning Rs. 4,500 a year can afford.

AN ARBITRARY RULE.

Granting that there is no formula for giving an exact answer to the problem of how much insurance man should own, it is often necessary for the underwriter to have a sort of an arbitrary rule to answer the question which is so often asked "How much insurance should one own?"

The insurance premiums which go into the modern budget represent the amount saved to cover actual needs as closely as possible; but as a rough-and-ready standard for estimating minimum insurance coverage, a good many underwriters suggest that five times a man's annual income is the absolute minimum a man should own.

TO SATISFY REAL NEEDS.

A more logical method to determine the amount of Life Assurance that a person should own, is to find out the needs it is to meet. According to this method, a person should make a list of amounts he wants his family to have in case of his death. These amounts should be sufficient to meet all liabilities he might have so that the family members may have no debts or instalments to pay. The amounts should further yield an income to cover expenses according to the standard of living to which the family members were accustomed. The following illustration would explain this method.

Rs. 7,500 to cover bills, administration expenses, and inheritance taxes at his death.

Rs. 5,000 for family during estate settlement.

Rs. 1,500 to cover mortgage on home.

Rs. 10,000 to provide for the education of his two children.

Mr. K. C. Desai.

Rs. 1,00,000 to give wife Rs. 5,000 minimum income for life (at 5p.c.) with principal to go to children.

Total Rs. 137,500.

Less Rs. 95,000 Present Estate (Safe investments which will yield approximately 5 p.c.)

Rs. 42,500.

Any person will admit the logic of this reasoning. But, while the figures show the amount actually needed it does not mean that the man can always pay for what he needs. Of course, in such cases he should purchase life assurance for the amount that would cover his urgent needs as the first step and add to it as and when he can afford.

BUSINESS INSURANCE.

In determining a man's insurance the fact must not be overlooked that his value to his family may be entirely different from his value to a business organization.

In the field of business insurance, as in the field of personal insurance, the amount should fit the needs of the individual case. For instance, in sound stock purchase plans, the insurance purchased on the life of each individual is ordinarily in proporton to the amount which would be needed by his associates to purchase the holdings of the deceased from his estate. When the business is to be indemnified for the loss of a key man, we ordinarily have to use some rule-of-thumb method deciding the amount of insurance, such as five years' salary; or we may use the method by which the value of management is assumed to be the difference between the profits, and a fair return on capital over a period of years.

BUY ALL YOU CAN.

These are some of the methods in vogue to determine the amount of life assurance necessary on a life. All of them prove one thing, viz. that we have so far not been able to find out a definite theory to give a correct answer to the question "How much Life Assurance Should One Own?" It is, therefore, not surprising that the average underwriter generally advises to have as much life assurance as the prospect can afford. One should not object to this method, as it is well-known that human life values in this country, are by no means covered by insurance. I am however convinced, that the time is coming when assessments of the value of human life to a family or to a business organization can be made as they are now made to determine the value of property. The insurance world will then be able to agree on certain measuring rods, for estimating the amount of life assurance that an individual should own to replace his life value. In India, however, life assurance is yet so inadequate generally that it is necessary for individual to buy more and more of it and still more of it.

GOVERNMENT'S VIEW.

Every civilized Government is interested in the fact that its subject should own adequate Life Assurance. No Government would welcome the numbers of the destitute and the poverty-stricken to be swelled, as would be the case if there is no Life Assurance. It has become an adage that "Spare Life Assurance and swell the work-house." In order to encourage Life Assurance, the Government of India have exempted from Income Tax the premia paid on a life assurance policy to the extent of one-sixth of the annual income. If a person is earning is Rs. 6,000 a year, he will not have to pay income-tax on Rs. 1,000 a year if he is spending that amount in paying premiums on his or his wife's life assurance policy. It may, therefore, be said that in the opinion of the Government of India the amount of life assurance necessary for a person is that which can be purchased by paying annual premium equal to one-sixth of his annual income. This too is not a safe guide. With the same amount of premiums the policy amount will vary according to the plan selected and the age of the purchaser.

Confidence

is a worth-while asset in business building. The success that has attained Hindusthan's efforts to serve the public has its origin in public confidence, its

YEARS OF

Efficient Management, Fair Dealings, Prompt Settlement of Claims, Liberal Terms, Enterprize, Judicious Reserves, Sound Investments, Huge Assets and Useful Service

HAS CREATED

PUBLIC CONFIDENCE

The following figures will convince you :

NEW BUSINESS

This year 1934-35
Exceeds
2 CRORES & 52 LAKHS

BONUS

per thousand per year on Endowment
Rs. 23
on Whole Life
Rs. 20

HINDUSTHAN

CO-OPERATIVE INSURANCE SOCIETY, LTD.
(Estd. 1907)
Branches:—Bombay, Madras, Delhi, Patna, Lahore, Lucknow, Dacca.
Offices:—Throughout India & the East.

S. C. MAJUMDAR, *Manager:* Bombay Branch. ‖ N. SARKAR, *General Manager.*

INDIA'S LEADING LIFE OFFICE

KOCHIKAR BROTHERS.

Madras Branch SECRETARIES and CHIEF AGENTS for Bombay City and Suburbs

for BOMBAY LIFE ASSCE., CO., LTD.

CELEBRATED SILVER JUBILEE IN 1935.

Branches at Madras, Mangalore, Calicut & Bangalore.

Bombay Office:—CHARNI RD.
Opp: Prarthana Samaj.
'Phone: 26314.

Hindusthan Co-operative Insurance Society, Ltd.

A Record Of Rapid Progress

It is a matter of pleasure to review the progress of Hindusthan Co-operative Insurance Society, Limited, which has now achieved an all-India reputation The Society's affairs have been handled with great care and experience and it is certainly noticeable that under the able guidance of the General Manager, Mr. Nalini Ranjan Sarkar, and an influential Board of Directors of businessmen of vast experience, the Society has made rapid progress.

The following is a short summary of the expansion of the Society within a comparatively brief period:—

Year ending 30th April	Total Business in force Rs.	Life Assurance Fund Rs.	Annual Premium Income Rs.
1912	77,29,769	4,57,096	3,81,812
1917	1,09,60,338	24,33,747	5,68,189
1922	1,35,24,737	44,67,541	6,87,822
1927	2,85,22,063	69,47,874	13,28,120
1932	6,39,70,096	1,18,59,832	26,00,656
1933	7,07,69,066	1,33,29,382	31,19,517
1934	8,85,71,040	1,50,36,829	38,67,822
1935	10,63,49,475	1,74,05,880	46,82,603

As regards this year's results, one notes that the Society has been able to book a new business of over 2 1/2 crores which shows the implicit faith of the general insuring public in the management of the affairs of the Society.

The Society has also been able to lower its over-al. expense ratio by 2 per cent which is indeed a very creditable performance in view of the fact that the new business has developed at a very rapid rate during the last few years.

The Life Fund of the Society has advanced from Rs. 1,50,36,829 to Rs. 1,74,05,880 and the annual premium also shows an increase of over Rs. 8 lacs, which clearly indicates a healthy growth.

It is also noticeable that this Society has chosen an investment policy on the lines of so many other Canadian and American Offices and the policy has been quite successful as is evident from the results achieved during the existence of the Society for the last 27 years. This is mainly due to the fact that great care and caution are exercised in selecting investments.

ACTUARY Remarks

Gentlemen, you ought to be proud with the progress of the Company and if this be maintained it may be anticipated that the Company will hold a unique position at the next valuation.

1st Year's	Business	40	Lacs.
2nd ,,	,,	42½	,,
3rd ,,	,,	45	,,
4th ,,	,,	69	,,

STATESMAN Reviews

"There are very few new Indian Life Offices that can point to such a rapid advance as the METROPOLITAN INSURANCE CO. has made after only four years of existence."

Life Fund	..... Rs.	37,000
,, ,,	..... ,,	62,000
,, ,,	..... ,,	117,000
,, ,,	..... ,,	277,000

AS A **RECORD BONUS** RESULT OF FIRST VALUATION AT THE END OF FOUR YEARS.

Rs. 15/- Whole Life and Rs. 11/- Endowment per thousand

Agency terms most Remunerative. Renewal Commission hereditary.
For an excellent Life Policy or Agency
Apply personally or Communicate to:—THE BRANCH SECRETARY,

THE METROPOLITAN INSURANCE COMPANY, LTD.

371, Hornby Road, Fort, BOMBAY.

TROPICAL INSURANCE COMPANY

(Continued from Page 14.)

has been built up on strictly economical lines.

FIGURES THAT SPEAK!

How far these features have helped to consolidate the position of the company and to maintain a consistent record of progress can well be borne out by some figures which clearly show that the Premium income as well as the Life Insurance fund of the Company have been rapidly increasing from year to year.

Year.	Premium Income. Rs.
1930	1,28,810 13 0
1931	1,40,716 5 0
1932	1,45,560 12 0
1933	2,08,409 5 0
1934	2,40,605 11 0
Year	Life Assurance Fund. Rs.
1930	30,051 13 10
1931	77,545 14 7
1932	1,55,489 10 9
1933	2,61,368 10 11
1934	3,51,365 6 11

Bombay Fire Insurance Co.

(Continued from Page 13.)

all this, we feel that the Company will be able to proceed well and show fairly good progress. Its Manager, Mr. M. M. Mundkur, has had nearly 28 years' experience to his credit, of which 15 years have been spent with the New India Assurance Co., Ltd., in which he was in charge of the Fire Department. Under his guidance the Company hopes to show fairly good results.

The very fact that within the short time of its existence, the Company has been able to widen its activities to Motor and Marine insurance business, in addition to Fire Insurance, is sufficient to indicate the efficiency and progress of the concern.

99 PER CENT SURPLUS FOR POLICY-HOLDERS

(Continued from Page 14.)

pany. The policy-holders of the company have, therefore, very good chances of getting still more bonus in future.

The directors' decision to distribute 99 per cent. of the divisible surplus to their policy-holders as against 1 per cent. only to their shareholders, is really praiseworthy. This decision of the management has certainly further enhanced the future bonus accruing capacity of the Neptune policies.

NEW BUSINESS IN 1935
Over
51 Lacs.

Rapid Progress of WESTERN INDIA

LIFE INSURANCE COMPANY, LTD.
SATARA.

A Purely Swadeshi Life Office.

1. Strongest Financial Position.
2. Most Economic Management.
3. Every Facility for Policyholders.
4. Perfect Protection, Joint Life & other Plans.
5. Splendid bonuses:—triennial per thousand. Rs. 60 Endowment and Rs. 75 Whole Life.
6. A Rebate of 2½ p. c. on yearly premiums.
7. Savings-Bank-Accounts.
8. Liberal Terms for Promising Agents.

THESE HAVE EARNED

TOTAL BUSINESS In Force Over **250 LACS.**

← FOR US →

In less than 25 years.

ONE-YEAR INCREASE IN NEW BUSINESS OVER **11 LACS.**

BOMBAY BRANCH OFFICE:
Kermani Building, 2nd Floor, Fort, Bombay.

Latest Facts from Science, Mechanics and Invention

Why You Should Change Your Type of Bed at the Ages of 8, 18 and 38

Yawning Not Only Indicates Weariness and Sleepiness, But Also Happy and Cheerful Disposition. To the Trained Psychologist It Also Reveals Many Facts About the Temperament of the Individual.

Helping the Body to Develop Properly by Providing the Correct "Sleeping Foundation" to Take Care of Increasing Weight.

EVERY now and then you read about someone who has passed the age mark of three score and ten and boasts of the fact that he has slept in the same kind of a bed all his life. "Quite remarkable," you may say, "but decidedly against his best interests from a health point of view." According to the most recent findings of science, resulting from a study of sleep made by Doctor Donald Anderson Laird, director of the psychological laboratory of Colgate University, every person should change the kind of bed he is using at the ages of 8, 18 and 38.

"After one's first birthday," he advises, "one should sleep on no springs but the coil type. As body build and weight change from decade to decade, changes may be necessary to secure a foundation which has the proper resiliency to take care of increased weight or altered distribution of weight.

"At ages of 8, 18 and 38 it is often wise to change the bed springs just as the size of the pillow needs to be changed between the ages of one to around 15 or 16, the period when shoulder breadth makes marked changes.

"The mattress and springs together, of course, give the buoyant quality—or lack of it—to our sleeping pace . . . What we should do is to start with good coil springs and then find the mattress which gives the best sleeping comfort."

Doctor Laird gives the following tests in Science to discover the right combination:

Do you sink down comfortably, and without a sag at the hips when you lie on your back?

When on your side, does the shoulder settle in comfortably, without twisting and without pressure?

Can you place the downward arm almost anywhere with comfort?

Does your hip sink down without your back sagging downward or being thrown upward?

Man spends one-third of his life in bed, a fact that makes this article of furniture of supreme importance.

"What we do and what we are during the other two-thirds," says Doctor Laird, "depend to a large extent on how well this sleeping third is invested. Personal health as well as physical ill health is readily affected by a poor quality of sleep. There is more to sleep than just going to bed for a stated number of hours; what we get out of sleep depends on how we sleep and how long we sleep.

"We sleep in parts. Our eyes may be dulled, but our brain may still be active. We may be unconscious, yet walk twenty miles in our sleep; we may have bizarre dreams, or we may make discoveries and inventions with the same mental machinery while asleep.

"We may have frightful dreams that put us in a bad humor for the following day, or we may have dreams that help to start the next day right.

"Our minds do some of their best work while we sleep; not always, of course, because we do not always give careful attention to having the conditions favorable. Geometrical theorems and chemical formulas can be completely solved during sleep, but we have to start the wheels going before we go to sleep. The so-called subconscious mental activities must be started deliberately with two aims in view: first, to assure a night of restful and undisturbed sleep; and, second, to work on the unsolved problems or tasks of the day left behind as well as of the day to come."

The important thing, it is pointed out, is not merely to relax but to relax more every successive minute. Usually one relaxes as he sleeps, in parts; the arms and legs may be fairly relaxed, but the neck and face muscles will yet be under tension. Relaxation should be complete to have the most calming influence; every muscle of the body should be free from tension.

"The world's leaders and attractive persons are well-rested individuals," says Doctor Laird. "Even the loss of an hour or two of sleep from one's regular amount will produce definite modifying effects on the personality. That the loss of such a small amount of sleep will cause such a noticeable difference is an indication that most of us are getting only the minimum of sleep that nature demands, or perhaps less than the minimum.

"Habit helps in going to sleep, and right-handed people usually have the habit of going to sleep on their right side. Once asleep, the nightly whirligig begins, but there is the old demon of habit which helps going to sleep if we always go to bed on the same side. This is another aspect of the old saying that someone got up on the wrong side of the bed.

"In the laboratory we make our subjects go to bed regularly at 10:30 p.m. Going to bed early is not so important as going to bed at the same time each night.

"We have also found that one night of the week is the worst for most persons' sleep. That is Sunday night. Sleep this night is at such low par largely because it is not just a day of rest, but it is also a day of neglecting the usual habits around which each individual life is strongly organized. Hence 'Blue Monday.'"

To combat the present tendency to insomnia, Dr. Marloth, a noted German physician, suggests the following:

First, quiet, as much insomnia may be caused by noise.

Second, avoid immoderate eating or drinking before going to bed.

Third, do not artificially arouse one's self by the reading of exciting stories in the evening or even in bed.

Fourth, forego amusements which excite the imagination.

Fifth, avoid worry, grief, anger, and other troubles which cause wakefulness. Combat these as best possible by getting a hold on one's self.

Chlorine in Dishwater to Reduce Disease

CHLORINE in dishwater can cut down the respiratory diseases which cause 30 to 45 per cent of American deaths, according to a report made to the American Public Health Association by James G. Cumming, M. D., chief of the Bureau of Preventable Diseases, Department of Health, Washington.

The diseases spread by knives, forks, spoons and plates include pneumonia, tuberculosis, influenza, scarlet fever, measles and the respiratory troubles the public thinks of as traveling mostly through the air.

The experimenters report that they found an average of 50,000 to 100,000 bacteria per spoon after washing.

When chlorine was used properly in the washing and rinsing, spoons showed from two bacteria to none.

The technique of using chlorine required a study of several months.

The "Talking Drums" of Africa

ONCE again the talking war-drums of Africa are booming through the hot, steaming air of tropical swamps, conveying messages to which the natives listen with a strange intensity and with a queer gleam in their dark, liquid eyes. Day and night the drums sound, calling the natives to the defense of Africa's last empire.

From east to west, from south to north, the drum news travels. The most remarkable feature of this completely unsolved mystery is how the difficulties of language—there are, it is computed, upwards of 600 main dialects in Africa—are surmounted when the messages boom out across the continent.

"The real enigma of the drums lies in the enormous area of Africa over which the news of great events has undoubtedly been spread," says Mr. Lawrence Green in a book, "Great African Mysteries."

"The traders, missionaries, river-steamer captains and other exiles of the African tropics who discussed the subject with me agreed, almost to a man, that there is a 'lingua franca' of the drums which is known to the cleverest drummers of practically all the races in the continent. The bulk of drum traffic would be beaten out in the dialect of the districts, and would not carry beyond its boundaries.

The most impressive "talking" drum is that hollowed out of a huge tree-trunk. Some of this type are more than twelve feet long by five feet thick. As the slit in the log is only an inch or two in width, the hollowing-out process calls for great skill and perseverance. Faulty workmanship would ruin the note of the drum. The exterior is often elaborately carved, so that the drum strongly resembles a hideous idol with face complete and feet and arms indicated.

The author explains that one lip of the drums is thicker than another, so that the natives will tell you there is a male voice and a female voice. The chief usually owns the talking drums, and they are kept in a special place, under a thatched roof, where no man save the drummer dares to touch them. Their range, under ideal conditions, is probably never more than twenty miles.

Oil for Babies

FOR centuries, it has been a custom to anoint very young babies with oil, in lieu of water-washing. This all-over oiling procedure is usually followed for only a matter of a few weeks, but oiling following a soap-and-water washing may continue for a long time. Finally, a little oil is applied locally to inflamed areas. Normally, the oil used has been olive oil of southern Europe, for which cottonseed oil and corn oil today have become widely substituted in the United States, according to the Industrial Bulletin of Arthur D. Little. Recently there has appeared a strong trend toward specially-prepared oils for this purpose, with properties other than mere oiliness.

The modern baby oil, besides being blended from several kinds of oils, to secure the right spreading and coating properties, contains preservatives which keep it from becoming rancid and hence irritating, and, what is more important, is made antiseptic toward the types of bacteria found on the skin. In addition, it is pleasantly perfumed, so that the rite of application is attended by an aura of impressive fragrance.

The effectiveness of antiseptic oil has been so demonstrable that it has been adopted by a number of maternity and babies' hospitals.

Miracle Plays of the Medieval Christmas

Here's a Wonder never knowne,
A King a Maydes makes his Throne.
And for Debts which Man should pay,
Downe his Life at Stake did lay.

Left: The Adoration of the Shepherds, as Acted in a Medieval Play. Below: The Shepherds of Bethlehem, as Presented in a Christmas Miracle Play Given in the Year 1529.

THE dramatic element in the story of the birth of Christ appealed to the Church in early times and during the Middle Ages there were many of these Christmas plays given in the church-yards that the people might know the tale in all its beauty. These were played by the monks and their students, always with Latin words, which, unfortunately, the people were not able to understand.

By the thirteenth and fourteenth centuries the demand of the people for Christmas plays in the vernacular, which they could understand, made itself felt and vagabond scholars, wandering over Europe, helped to write and act these dramas which became very popular in many countries.

The shepherd scenes lent themselves easily to the playwrights and these were worked out in great detail. They come with their gifts to the Divine Child, which consist of a bell, a flask, a spoon to eat pottage with, and a cape to wear. Some strange gifts are brought such as a pipe, a bottle and a nut-hook.

The boys in the drama chant the words in rhythm:

"Nowe, childe, although thou be comon from God,
And be God thy selfe in thy manhoode,
Yet I knowe that in thy childehoode
Thou wilt for sweete meate loke,
To pull downe apples, peares, and plumes,
Oulde Jospeh shall not nede to hurte his thombes,
Because thou hast not pleintie of crombes,
I give thee heare my nutthocke."

Then the shepherds go away longing to tell the world the wonder they have seen; one will become a pilgrim; even the rough Trowle (one of the characters in the play) exclaims that he will forsake the shepherd's craft, and will betake himself to an anchorite's hard by, in prayers to "wache and wake."

Sometimes a comic element develops, leading up to the play proper, as when two of the shepherds wrangle about a sheep when a third shepherd makes fun of both of them. They go to sleep and are awakened by the angelic message. Then the foretellings of the prophets are discussed and they go to Bethlehem to bring their offerings.

In another shepherd-play a thieving neighbor, Mak, joins the shepherds who distrust him and make him lie down to sleep between them. But he rises quietly, steals a sheep and takes it home to his wife. She takes the sheep in bed with her, pretending that she has an infant by her side.

In many of these dramas Mary and Joseph appeared, engaging in dialogues which explain the difficulty in finding a place to sleep.

The "passion play" of modern times is only an elaboration of the medieval miracle plays and the later Christmas dramas.

Amazing New Styles of Wearing the Hair

THE very latest French coiffeurs present a startling effect, judging from the two shown in the accompanying illustration. At the left is pictured a wig of human hair lacquered in gold with the curls formed around the face in the form of a tiara.

The illustration at the right is a back view of the modern braids of platinum-colored raffia, used with natural hair to match.

Left: A Tiara of Curls of Gold-Lacquered Hair. Right: Braids of Platinum-Colored Raffia with Natural Hair of a Matching Hue.

Fireworks For Christmas

FIREWORKS are always associated with the celebration of Independence Day, although in some of the Southern States this Fourth-of-July method is followed at Christmas time.

The use of fireworks at Christmas, however, in the South is said to follow the correct historical and traditional method. The custom also was followed in the Northern States, or colonies, at first, but the Puritans were not in favor of it. After the Revolutionary War the use of fireworks at Christmas was discontinued and since has been confined mainly to the celebration of the Fourth of July.

Fireworks are said to have originated in the Orient, where they were first used "at social, military and religious functions, as well as at births and funerals." Later introduced into Italy, perhaps about the fourteenth century, they were used first on Saints' days, Christmas, and at other religious festivals.

The Southern States, including Virginia, adopted the custom from Louisiana, Florida, the West Indies, Mexico and other regions settled by the French and Spanish.

Strange Disease of Sponge-Fishermen

SPONGE fishermen of the Greek Island of Calymnos, who search for sponges off the islands of Crete and Chypre and in the African seas, live in dread of a strange disease, which seemed to attack only them or their fellowmen who worked with fresh sponges.

The disease first manifests itself by a sharp stinging pain at almost any portion of the body, but chiefly on the anterior regions. Quickly this initial spot becomes red and swollen and within a few hours may change from red to purple or almost black. Within a short time systemic involvement arises, characterized by headache, nausea, intense fever and chills, sometimes lasting for several days or weeks. The pain is usually general and is most intense about the open wound, which is slow to heal, is prone to necrose, and may eventuate in an abscess. Always healing is slow and painful. While death is only occasional, the intensity of the pain is such as to make the fishermen continually apprehensive as they go about their work.

The cause, according to the Journal of the American Medical Association, was found to be an animal parasite, the "actinion." Two rows of minute fingerlike projections occasion the name "actinion," which signifies "ray" formation.

The parasite lives attached to the roots of the sponges at the bottom of the sea. As the sponge fisherman uproots the sponges and fills the net bag hung around his neck in front of his body, the disturbed actinion discharges from its mouth its venomous material, which is described as "white, of viscous consistency." The actuality of poison within the parasites is attested by the use of dried actinions by these fishermen for killing off undersirable animals, such as rabid dogs. One method of treating this disease consists of "cupping" the fresh wound and applying liquid ammonia.

SHIPPING NEWS

Exports And Imports

ARRIVALS.
Bombay, February 22.

B. I. S. N. Coy.'s s.s. Varsova of 1955.45 Reg. Tons, Capt. A Russell arrived from Basra via Khoramsher, Bushire, and Karachi with passengers and general cargo.

Graham's Trading Coy.'s s.s. Cydonia of 2175 Reg. Tons, Capt. D Dykes, arrived from Calcutta, with cargo of coal.

B I S N Coy.'s s.s. Tairea of 3756.33 Reg. Tons, Capt. J L Durkee, arrived from Durban via L. Marquis, and Mombassa with passengers and general cargo.

A S N Coy.'s s.s. Pundit of 3198.76 Reg. Tons, Capt. E G Duncan, arrived from Calcutta via Madras, Bhavnagar and Navlakhi, with cargo of coal, agents Turner Morrison and Co.

DEPARTURES.
Bombay, February 22.

Lionel Edward's Hansa Line, s.s. Ockenfels of 4681, Reg. Tons, Capt. G Voss, sailed for Karachi with local and same bottom cargo.

F F Campbell's American s.s. Pres. Von. Buren of 6195 Reg. Tons, Capt. J Murphy, sailed for New York via Suez with passengers, local and same bottom cargo.

Lionel Edward's Norvegina, s.s. Simla of 3811 Reg. Tons, Capt. J Rothe, sailed for Madras, Rangoon and Calcutta in Ballast.

B I S N Coy.'s s.s. Dalgoma of 3571 Reg. Tons, Capt. P H Beeching, sailed for Middlesbro via Aden, London, Dunkerk with local and same bottom cargo.

B I S N Coy.'s s.s. Gharinda of 3212 Reg. Tons, Capt. W G Mackey, sailed for Akyab in Ballast.

B I S N Coy.'s s.s. Masula of 4566 Reg. Tons, Capt. A Tiller, sailed for Karachi and Kathiawar Coast Ports in Ballast.

LOADING.
Bombay, February 22.

The following steamers entered for loading on 22-2-36:—

S.S. Pundit (T M Co.), for Madras, Pondicherry, Calcutta, Calicut, Cocoanada and Cuddalure.

S.S. Jalavihar, (Sc. S N Co.), Tuticorin, Colombo and Rangoon.

S.S. Akabahra (F F C and Co.), American Ports via Colombo and Singapore.

ALEXANDRA DOCK

Bombay, February 22.

1 City of Lyons, 4461, Cochin, 25-2 F F Campbell & Co.
4 Elysia, 4211, Karachi, 22-2, Grahams, Trading Co.
5 Simla, 3811, Madras 23-2, L Edwards Ltd.
6 Ockenfels 4681, Karachi 23-2, L. Edwards, Ltd.
8 Pres. Von. Buren, 6195, New York, 23-2, F F Campbell and Co.
9 Masula, 4566, Karachi, 23-2, M. M. and Co.
10 Mirzapore 4135, Japan, 28-2 M M and Co.
11 Clan Macbride, 2981, Marmagoa, 22-2, J Finlay and Co.
14 Dalgoma, 3571, United Kingdom, 23-2, M M and Co.

VICTORIA DOCK

1 Binveld 3170 Karachi N F, M M and Co.
3 Vita, 1955, Karachi, 22-2, M M and Co.
6 Sophie Marie, 677, Karachi, 22-2, Merchant S N Co.
9 Gazana, 3191, N F, 22-2, M M and Co.

PRINCE'S DOCK

B Victoria Maru, 4257, Japan, 28-2, O. S. Kaisha.
D F Gharinda, 3212, Akyab, 23-2, M M and Co.
G Netravati, 699, Karachi, 26-2, B S N Co.
M Lady, Denison Pender, 841, N.F., N.F., Eastern Telegraph Co.
N O Mundra, 4476, Rangoon, 22-2, M M and Co.

STEAMERS EXPECTED

FROM LONDON
Maloja 27-2, P and O S N Co.
Masula 18-2 M M & Co.
Bangalore, 28-2, M. M. and Co.
Strathmore, 5-3, P. and O. S. N. Co.

FROM LIVERPOOL
City of Durban, 23-2, K Nixon & Co.
Britannia, 2-3, Graham's Trading Co.
S.S. City of Simla, 5-3, Killick Nixon and Co.

FROM GERMANY.
Aagtekerk 29-2 Lionel Edward.

FROM CHINA, JAPAN
Iwatesen Maru, 23-2, O S Kaisha.
Saiko Maru, 26-2, O S Kaisha.
Argun Maru, 28-2, O S Kaisha.
Jeypore, 4-3, P. and O. S. N. Co.

FROM HULL.
Kioto 2-3, J Finlay & Co.

FROM BASRA
Bamora, 27-2, M M & Co.
Varela, 29-2, M. M. and Co.
Barala 5-3, M M and Co.

FROM RANGOON & MOULMEIN
Nalgora, 23-2 M M & Co.

FROM OSLO
Simla, 19-2, Lionel Edward.

FROM SYDNEY
Narkunda 29-3 P & O S N Co.

SAILING DATES

FOR LONDON
Narkunda 29-2 P & O S N Co.
Dalgoma 26-2, M M and Co.
Soudan, 18-2, M. M. and Co.

FOR LIVERPOOL.
Britannia, 12-3, Graham's Trading Co.
Elysia 7-3 Graham Trading Co.

FOR NEW YORK
City of Lyons 27-2 F F Campbell and Co.

FOR CHINA & JAPAN.
China Maru 15-2, O S Kaisha.
Mantai Maru 24-2 O S Kaisha.

FOR BASRA.
Vasna, 20-2, M. M. and Co.
Bandra, 26-2, M. M. and Co.
Varsova 27-2 M M and Co.
Varela 5-3, M M and Co.
Baroda 11-3, M M and Co.

FOR SYDNEY
Maloja 27-2 P & O S N Co.

GENERAL LANDING DATES.

S.S. Hashemi,	20-2-36
S.S. Dayavati,	20-2-36
S.S. Bhadravati,	20-2-36
S.S. Vita,	21-2-36
S.S. Kenya,	19-2-36
S.S. Nirpura,	20-2-36
S.S. Dalgoma,	20-2-36
S.S. Clan Macbride,	21-2-36
S.S. Ockenfels.	20-2-36
S.S. Ranchi (boats)	21-2-36
S.S. Gazana,	21-2-36
S.S. Irrawadi,	21-2-36

EXPORTS
Bombay, February 22.

S.S. Viceroy of India for London:—2370 bags linseed P Ratilal and Co.; 1140 bags linseed Cotton Agents Ltd.; 308 bags groundnuts S M Rajgor and Co.; 64 bags gr. kernels S M Rajgor and Co.

For Marseilles:—248 bags mustard seed S M Rajgor and Co.

S.S. Elysea for Liverpool:—22 bales cotton waste oily and 15 cases fish bones N P Master and Co.

For Manchester:—50 bales cotton twist waste M Narothamdas and Co.

S.S. Pres. Van. Buren for Marseilles:—122 bags turmeric S M Rajgor and Co.; 50 cases gum B Jaffar and Co.; 59 bags gum B. Jaffar and Co.

S.S. Menes for Antwerp:—7000 bags gr. oil cake H Rawji and Co.; 2000 packages gr. oil cake A Omerbhoy; 1350 bags gr. oil cake L Dreyfus and Co.; 2000 pkgs. gr.

For Rotterdam:—4000 packages gr. oil cake H Rowji and Co.; 2100 bags gr. oil cake H Rowji and Co.

For Hamburg:—1280 bags gr. oil cake A Omerbhoy; 292 bags cotton Supt. Textile Products; 93 bags cotton Patel Cotton Co., Ltd.

S.S. Ockenfels for Antwerp:—9030 bags linseed Ralli Bros.

S.S. City of Lyons for Philadelphia:—115 bales goat skin D Abraham and Sons.

S.S. Dalgoma for Hull:—1500 bags gr. oil cake L. Dreyfus and Co.

For Dunkirk:—112 bags cotton Ralli Bros.

S.S. Victoria Maru for Kobe:—900 bales cotton Langley and Co.; 500 bales cotton G Dossa and Co.; 200 tons old iron A Popatlal and Co.; 300 bales cotton M Amersey and Co.; 400 bales cotton A Khimji and Co.; 100 bales cotton A Podar and Co.; 129 bales cotton V Ladha and Co.

For Osaka:—100 bales cotton A Podar and Co.; 200 bales cotton G K Kaisha.

For Yokkaichi:—200 bales cotton G K Kaisha.

S.S. Mantai Maru for Kobe:—150 tons steel scrap Gerhard Gabriel and Co.; 100 bales cotton Kotak and Co; 500 bales cotton G K Kaisha.

For Osaka:—100 bales cotton Kotak and Co.; 500 bales cotton G K Kaisha.

IMPORTS.
Bombay, February 22.

S.S. Steel Age, agents M M and Co., from New York, New Orleans and Port Arthur):—33 cases cotton fents; 58 bales cotton fents; cotton piece goods; 67 bundles ice 28 bales cotton samples; 75 bales cases; 70 bags tyring; 55 cases elect. goods; 38 packages flashlight cells; 31 cases iron pumps; 25 cases tools; 55 cases batteries; 8063 bundles steel hoops; 80 bundles house-hold goods; 191 packages auto parts; 45 cases auto parts; 63 packages auto springs; 135 bundles motor cars; 100 bags soda ash; 31 drums enamel; 616 pkg. lub. oil; 2160 bags starch; 80 crls. boards.

S.S. Johns:—66 loose springs; 131 tsts. wheels and tyres; 108 ps. motor cars.

S.S. Badarpur, agents B. Shell, from Rangoon:—9,52,220 I. gallons K. Oil; 225 casks K. Oil; 304 casks grease; 300 casks turpentine; 540 casks D. Oil; 150 casks malariol; 27 cases shell tox; 1313 cases candles; 154 casks parafin wax; 2896 casks lub. oil.

S.S. Nurjehan, agents T M and Co., from Rangoon:—930 bags rice; 50 bags chola; 177 bags gram bran; 18 bales wool; 458 pcs. teak boards.

From Cochin:—11 bundles rubber; 10 bags nux vomica; 204 bs. cawaneels; 516 pkgs. tea.

From Ponani:—624 bs. cawa nuts.

From Calicut:—55 packages tea; 4 bags coffee; 42 jottas coir ropes; 52 jottas coir yarn.

JUTE SHARES FIRM

Coals Unchanged And Teas Neglected

CALCUTTA, Feb. 22.

Jutes ruled firm and good business was put through. Coals were more or less unchanged. Teas were practically neglected. Miscellaneous section with the exception of sugar and engineerings displayed nothing interesting. Government securities were firm. The following were the closing quotations:

Government securities:—Three per cent loan 1941 104/12; three and a half per cent Government paper 97/12; three per cent do 90/2 small lot; four per cent loan 1960/70 112/8; five per cent loan 1945/55 119/15.

Banks:—Imperial fully paid 1550 small lot; Reserve Bank 129.

Railway:—Bukhtiarpur Bihar Lt. 61 p.

Jutes:—Anglo-India 394 small lot; Bally 181; Barnagore 132 small lots; Belvedere 330 small lot; Budge Budge 265 small lots; Dalhousie 300; Clive 24/8; Gondalpara 793 small lot; Fort Gloster 458; Ganges 8 per cent pref 493; Howrah 49/7; India 300; Kamarhatty 483; Kanknarrah 400 small lot; Lansdowne 130 small lot; New Central 300; National 21/12; Standard 389/8 small lot; do pref 132; Presidency 4/7; Union 400.

Miscellaneous:—Burma Corporation 7/6; Dacca electric 19/12; Jubbulpore electric 13/4; Muzaffarpur electric 10/5; Arthur Butlar ordy 13/8; Britannia Eng. annas 12; Bengal Iron 4/1; Burn and Company 6 per cent pref 125 ex div; Indian Iron and Steel 8/10; Calcutta trams ordy 22/8; Bengal paper 106/12 small odd lots.

Sugar:—Balrampore 16; Buland 13/4; Modi 99/8; Raza 15/2; Samastipore 9.—A. P.

CASTORSEED CROP

The Department of Agriculture, Bombay, has issued the following forecast report on the Castorseed Crop of the Bombay Presidency and Indian States, excluding Sind, for the season 1935-36:—

On an average of the five years ending 1933-34, the area under Castorseed in the territory to which this forecast relates has represented some 7.6 per cent of the total area under the crop in the whole of India.

The figures for 1935-36 shown in this forecast relate to the Castorseed crop sown between May and July 1935 in the case of the Kharif Crop and between September-November 1935 in the case of the Rabi Crop.

(Estimates up to 1st February 1936.)

AREA

The latest reports show the total area under the early as well as the late varieties of castor as under:—

	Bombay Presidency Proper. Acres.
British Districts	40,600
Indian States	53,000
Total	93,000

21.8 and 14.8 per cent respectively below the final revised area of the last year and the average actual area during the preceding ten years. Area decreased in Gujarat due to deficiency of rains at the time of sowing, somewhat increased in the Deccan, while it remained almost stationary in the Karnatak.

Season:—In Gujarat the crop fared well in the south, but suffered in the North due to deficiency of late rains especially in the Ahmedabad District. In the Deccan the cultivation of the crop is confined almost exclusively to the West Khandesh District. Here the season on the whole was favourable for the proper development of the crop. The cold in the second week of January has, however, slightly marred the favourable outlook of the crop. In the remaining parts of the division the crop, which is grown on a very small scale on the borders of the sugarcane lands and as a mixture in the rabi crops, has done fairly well, although it was somewhat attacked by caterpillars in places. In the Karnatak, where castorseed is not sown as an entire crop to any appreciable extent, but as a raw crop in chillies and round sugarcane fields, the crop suffered to a varying extent owing to the unfavourable character of the rains.

OUTTURN

In view of the seasonal conditions detailed above, the crop in Gujarat is estimated to yield between 70 and 90 per cent of the normal in the south, but only between 50 and 75 per cent of the normal in the north. In the Deccan the outturn of the crop in the West Khandesh District, which, as stated above, is by far the most important centre of cultivation, may come to about 75 per cent of the normal, while in the remaining parts of the Division the crop may return about 85 per cent of the normal. In the Karnatak the yield of the crop may range between 60 and 65 per cent of the normal.

The total estimated outturn works out as shown below:—

	Bombay Presidency Proper. Tons.
British Districts	6,000
Indian States	9,000
Total	15,000

which means an increase of 33.5 per cent over the estimated outturn of the actual area in the last year, but a decrease of 10.1 per cent below the average estimated outturn of the actual area during the preceding ten years.

BOMBAY COTTON CROP

The Department of Agriculture, Bombay has issued the following fourth memorandum on the Cotton Crop of the Bombay Presidency and Indian States, excluding Sind, for the season 1935-36:—

On an average of the five years ending 1933-34 the area under cotton in the territory to which this Forecast relates has represented some 26·1 per cent of the total area under the crop in the whole of India.

This territory (included in the present report) is, however, exclusive of Baroda State, which, on an average, occupies about 3·0 per cent. of the total area under the crop in the whole of India.

The figures given in the present report relate to the varieties of cotton grown in the Bombay Presidency proper. For estimates of the remaining crop, refer to Baroda Forecast for "Dholera" and "Broach", to Hyderabad, Mysore and Madras Forecast for "Barsi and Nagar", "Kumpta and Dharwar" and "Westerns", and to Sind Forecasts for Sindhi. An estimate for the whole crop is available also in the All-India Cotton Forecast published in the Indian Trade Journal.

The figures for 1935-36 shown in this Forecast relate to the Cotton Crop sown between May and July 1935 in the case of the early varieties, which are grown principally in the Deccan, and to the Cotton crop sown in August-September 1935 in the case of the late varieties, which are grown chiefly in Gujarat and the Karnatak. (Estimates up to 1st February 1936.)

AREA.

The latest reports show the total area under the early as well as the late varieties of cotton as noted below:—

	Bombay Presidency Proper. Acres.
British Districts	4,021,000
Indian States	1,675,000
Total	5,696,000

3·4 and 12.3 per cent. respectively below the corresponding area of the last year and the average area on the same date during the preceding ten years. In the British Districts, however, the area shows a rise of 15.8 per cent. over the corresponding area of the previous year, but a fall of 3.8 per cent. below the decennial average area on the same date.

The area under cotton expanded in the British Districts and this extension may be attributed partly to the favourable rains received at the time of sowing and partly to improvement in the prices of cotton during last season.

SEASON.

As stated in earlier reports, the crop in North Gujerat progressed well in the beginning, but suffered later on in parts of Ahmedabad District due to deficient moisture, strong heat in October, and failure of late rains, which caused shedding of flowers and tender bolls. In Kaira District also the bolls did not develop satisfactorily in places due to the absence of seasonable cold weather. In South Gujarat the crop had a good start under the favourable rain and weather conditions and progressed well generally. Stray cases of insect attack and wilt were reported from places in Surat and Broach and Panch Mahals districts, but nowhere were the attacks of a serious nature and the prospects of the crop appear to be fairly promising. The crop is ready for harvest, while in places the picking has actually commenced. In the Deccan, where the early varieties of cotton are mostly cultivated, the crop in Khandesh was sown in time and germinated satisfactorily. It showed a steady progress till the last week of October, when the rain accompanied with storm damaged the crop in places causing shedding of bolls. In Nasik District also the late rains in October spoiled the crop to a certain extent. The final picking is now over. In the South Deccan the crop suffered from a bad attack of caterpillars during the hot weather, but timely rains about the middle of June saved the situation. The long break in July and the first half of August acted adversely on the further development of the crop. The rain received in September was, however, very opportune and helped appreciably except in some places where it was excessive. The crop on the Canal areas and that helped with irrigation have done well on the whole. The early crop has been harvested. The late crop, which is confined to the Satara District, has not made good progress due to unfavourable seasonal conditions. The crop is now in the boll formation stage, but the general stand of the crop appears to be poor. In the Karnatak, where late (rabi) cotton is chiefly grown, the crop progressed fairly well except in the eastern parts of the Division, where deficiency of moisture was felt during most of the season. A slight appearance of redleaf blight on Dharwar-American cotton and of Rhizoctomia on Kumpta cotton was also reported. The prospects of the crop, however, appeared to be fairly good on the whole till the middle of December, when it began to suffer from the dry easterly winds and from want of sufficient soil moisture. Occasional westerly winds are expected to improve the condition to some extent, yet it is doubtful whether the yield of the crop may come up to the mark.

OUTTURN.

As a result of the seasonal conditions described above, the yield of the crop in North Gujarat may range between 65 and 85 per cent. of the normal while that in the south of the Division may come up to between 85 and 90 per cent. of the normal. In the Deccan, the Khandesh crop may return about 75 per cent. of the normal, but in the remaining parts of the Division the outturn of the crop may fall between 70 and 75 per cent. of the normal. In the Karnatak the yield of the crop may come to about 70 per cent. of the normal in the Belgaum and Bijapur districts but only 65 per cent. of the normal in the Dharwar District.

The total estimated outturn works out as shown below:—

	Bombay Presidency Proper. Bales.
British Districts	762,000
Indian States	380,000
Total	1,142,000

So far as the British Districts are concerned, this means an increase of 51.2 and 5.9 per cent. respectively over the corresponding outturn of the last year and the average outturn on the same date during the preceding ten years. Taken, however, for the British Districts and the Indian States combined, the figures show a rise of 12.4 per cent. over the corresponding outturn of the previous year, but a fall of 6.3 per cent. below the decennial average outturn on the same date.

Classified by varieties, the area and outturn of the crop under the different trade names stand as shown in the sub-joined table:—

Variety.	Area in acres.	Outturn in bales.
1. Dholera	1,679,412	378,167
2. Broach	790,607	200,772
3. Khandesh	1,279,332	295,340
4. Barsi and Nagar	296,581	44,487
5. Kumpta & Dharwar	1,334,862	180,229
6. Westerns	315,092	42,592
Total	5,695,889	1,141,587

Of the total estimated outturn, about 50.7 per cent. may be credited to the British Districts and Indian States of Gujarat and the Western India States Agency, 30.0 per cent to the British Districts and Indian States in the Deccan, and the remaining 19.3 per cent. to the Karnatak (British Districts and Indian States combined).

LONDON BULLION MARKET

London, Feb. 5.

Messrs. Samuel Montagu and Co., have issued the following report:—

GOLD.

The Bank of England gold reserve against notes amounted to £200,438,734 on the 29th ultimo, as compared with £200,246,161 on the previous Wednesday.

During the week purchases of bar gold by the Bank amounted to £59,332

In the open market bar gold to the value of about £1,400,000 was disposed of at the daily fixing. A good general demand persisted and maintained prices at a considerable premium over gold exchange parities. The dollar showed further weakness in terms of sterling, as well as in terms of the gold currencies and, the relative exchanges moving below gold export points, shipments of gold were arranged from New York to France and Holland. It was reported yesterday that the United States Treasury had already licensed exports of gold to the value of dol 12,855,000.

The following were the United Kingdom imports and exports of gold registered from mid-day on the 27th January to mid-day on the 3rd instant:—

IMPORTS.

British South Africa	£1,432,372
British India	658,949
British Malaya	12,712
Tanganyika Territory	6,621
Australia	8,316
France	221,262
Netherlands	95,173
Switzerland	18,816
Venezuela	11,494
Other countries	16,302
	£2,482,017

EXPORTS.

France	£116,411
Netherlands	45,200
Switzerland	4,757
Finland	22,709
	£189,077

The s.s. "Comorin" which sailed from Bombay on the 1st instant carries gold to the value of about £407,000 consigned to London.

SILVER.

The week under review opened with a fall of 7/16d, the price on January 30th being quoted at 19.9/16d, there being little support following weak advices from Bombay and a consequent slackening of Indian demand. There was slight improvement on a renewal of buying by the Indian Bazaars but this was not maintained, the cash quotation to-day falling 5/16d to 19.7/16d.

There have been some re-sales by the Indian Bazaars, also sales by China, but the American Treasury has not operated in this market, which continued quiet and sensitive.

The forward market was re-opened to-day, an official quotation for silver for two months delivery being fixed for the first time since December 9th last.

The following were the United Kingdom imports and exports of silver registered from mid-day on the 27th January to mid-day on the 3rd instant:—

IMPORTS.

British India	£ 16,872
British West Africa	4,312
Kenya	17,809
Australia	3,609
Fiji	4,100
Japan	26,041
Germany	10,245
Netherlands	7,697
Belgium	5,401
France	1,995
Java	3,450
Other countries	1,973
	£103,504

EXPORTS.

British India	£506,521
U. S. A.	553,475
Egypt	3,747
Mauritius and Dependencies	2,389
Netherlands	7,689
France	1,029
Sweden	2,650
Norway	1,381
Germany	1,345
Other countries	2,127
	£1,082,353

The highest rate of exchange on New York recorded during the period from the 30th ultimo to the 5th instant was dol 5.03 1/4 and the lowest dol. 4.99 3/4.

Statistics for the month of January: (Cash delivery.)

	Bar Silver per oz. std.
Highest price	22.3/8d.
Lowest price	19d.
Average	20.25d.
	Bar Gold per oz. fine.
Highest price	141s/4d.
Lowest price	140s/7.1/2d.
Average	140s/10.83d.

WHAT IS SOIL CONSERVATION ACT OF 1935?

Benefits To Agriculturists In U. S. A.

Messrs. E. J. Schwabach and Co. of New York in their weekly report dated February 18 and received by air mail is as under:—

We have the terms of the Act before us and would like to print the text in full, but cannot give the space in this Review, but our readers may be interested in the following resume:—

Section 3 provides: As a condition to the extending of any benefits under this Act to any lands, not owned or controlled by the United States or any of its agencies, the Secretary of Agriculture may, in so far as he may deem necessary for the purposes of this Act, require:—

(1) The enactment and reasonable safeguards for the enforcement of state and local laws imposing suitable permanent restrictions on the use of such lands and otherwise providing for the prevention of soil erosion;

(2) Agreements or covenants as to the permanent use of such lands; and

(3) Contributions in money, services, materials, or otherwise, to any operations conferring such benefits.

And without doubt the New Soil Law is far more sweeping than the Agricultural Adjustment Act provisions.

Under the Act the Federal Government may continue to rent land and insist on a crop rotation system. The whole question opens up enormous complications.

COTTON PRODUCTION

We quote from the New York Cotton Exchange Service the following:—

"From the longer range standpoint-looking beyond the current year-the question naturally arises as to what will ultimately be the production of Cotton in this country if the yield per acre is mucl. increased by a system of crop rotation. The ultimate result, it would seem, would be more Cotton on fewer acres, a doctrine preached for many years by experts on southern agriculture, as the only sound way to raise permanently the standard of living of the cotton growers. Such a result would lower the cost of cotton growing, in terms of man-hours, work-animal-hours, machine-hours, and land required, thus freeing the growers to use their time, work equipment, and land to raise other products, for their own consumption, or for sale, so far as there was a profitable market for other products. Lowered costs would improve the competitive position of American Cotton growers relative to foreign Cotton growers. It is generally agreed by Cotton agronomists of high standing that, by a scientific use of the land and by advanced cultural methods, the average yield of cotton per acre over the Belt as a whole could be at least doubled. It is agreed that the American Cotton Belt has more and greater advantages in the production of Cotton than any other large Cotton growing area in the world. The possibility of recovering foreign markets for American Cotton—provided the cotton that is produced enters commercial channels and is offered competitively with foreign growths—is suggested by the fact that roughly 60 per cent of the Cotton consumed outside the United States is imported by the countries in which it is consumed, and these countries buy the bulk of this cotton in the regular commercial way, obtaining the funds in the foreign exchange markets."

And the arguments made on the subject of Cotton will no doubt apply to other productions. Whatever may happen in the distant future, if the Act is put into operation this year it ought to prove a "bullish" factor with prices on their present level.

Farm wages in U. S. A. are higher this winter than in any winter during the past five years, this does not suggest profitable production if prices of agricultural crops seek any lower level.

ALL INDIA WEATHER REPORT

General Rain In N. W. F. And Punjab

POONA, Feb. 23.

The western disturbance caused nearly general rain in the North-West Frontier and the Punjab and local rain and snow in Kashmir and a few falls in the West United Provinces. It now lies as a depression over the Punjab. There has also been local thunderstorm and rain in the Central Provinces. Hyderabad and North Madras Coast with a few falls in the South-east of Madras, Madras Deccan and West Central India.

The chief amounts of rainfall in inches are:—Cherat, three inches; Parachinar two; Nagpur, Rawalpindi, Sonamarg and Madras one and half each; Amraoti, Seoni, Dalhousie, Drosh, Peshawar and Murree one each.

FORECAST:—Rainfall will decrease in Baluchistan, North-west Frontier Province and South-west Punjab, and will continue to be widespread in and the East and North Punjab, increase in Kashmir and West United Provinces and extend to East United Provinces, East Rajputana and Central India. Local thundershowers will recur in Central Provinces, Hyderabad, North Madras Coast and South-east Madras.

HEAVY RAINFALL WARNING.

Locally heavy rain will occur in and near the hills of the Punjab and United Provinces and extend to Kashmir during the next twenty-four hours.—A. P.

MANCHESTER CLOTH TRADE

Wider Volume Of Enquiry

LIVERPOOL, Feb. 5.

CLOTH

There is a wider volume of enquiry covering an extensive range of cloth but in no direction is there any eagerness to launch out into active operations. Most of the bids are deficient by at least 5 per cent and many to a much greater extent.

Most of the messages from India emphasise the fact that dealers are determined to await the outcome of the Tariffs Board enquiry before placing any contracts of importance. There is reason to believe that the decision will be made public very shortly. It appears to be taken for granted that a cut of some kind will be made.

Bombay, Madras, and the up-country outlets have bought dhooties, dyed goods and fancies. White shirtings have been bought rather more freely by Calcutta and Colombo, while cambrices, shirtings and fancies have been in better request for Java. Limbrics, supers and voiles have been taken by Singapore. Demand from China has remained feeble, but some improvement is looked for with expected resumption of the Shanghai Auction on Thursday.

Operations for Egypt do not broaden but there is enquiry for fine mulls, tanjibs, prints and low cloths for native dyeing. Finishing styles have moved erratically for the Near East, Bagdad and several Continental outlets.

YARN.

Unsettled cotton values continue to be a serious handicap and business will remain patchy until raw material shows some definite signs of grounding.

There is little reason to complain with regard to deliveries, especially of coarse and medium qualities, and order books generally are healthy. Comparatively little fresh business has been available for hosiery yarn.

Spinners of Egyptian Yarn have had more enquiry before them but there has been no broadening of turnover. Certain producers of specialities have been able to fix important contracts and most of the ordinary manufacturing qualities have sold sparingly and order books are running down steadily.

BOMBAY METALS
Bombay, Feb 22

London market—	
Standard Copper Cash (Buyers)	£35-16-3
Standard Copper Cash (Sellers)	£35-17-6
Standard Copper 3 months	£36-1-8
Electrolytic copper	£40-10-0
New York market—	
Blue Eagle	9 1/8 cents
Non-Blue Eagle	8 5/8 cents
Bombay market—	
Yellow Metal Sheets	Rs. 32-2-0
Copper Sheets	Rs. 38-8-0
Tone: Steady.	

Ban Lifted On Hindu Sabha Organisations

NEW DELHI, Feb. 22.

The Publicity Officer, Bahawalpur State, wires:—"As the Hindu Sabhas of Minchabad, and Rahimyarkhan have not participated in the furtherance of the present agitation after the issue of the Notification dated 14-1, declaring all the Hindu Sabhas throughout the State unlawful, His Highness the Nawab is pleased to exempt the Hindu Sabhas at the above places from the operation of the said notification.—A. P.

Sole Agents:—
SHARMA BANERJEE AND CO.,
Princess Street,
Bombay 2.

BANISH THE CURSE OF CONSTIPATION

Quickly, Safely And Pleasantly in a few hours

Enjoy life to the full and keep 100 per cent. fit. Start taking Castpohene to-day and banish the curse of constipation for ever. Castophene purifies the blood stream, by keeping the internal passages and organs clear. It improves digestion and you derive the maximum benefit from your food. There is no reaction afterwards because Castophene is the permanent way of keeping well and happy. Castophene is very pleasant to take—it tastes like chocolate—and is absolutely harmless, the safest laxative ever introduced. All Chemists and dealers sell it, in bottles of 25, 50 and 100 chocolates and also in packets of 3 chocolates.

Bombay Agents:—
S. H. HASKELL (EASTERN) LTD., Elphinstone Circle, Fort, Bombay.

General But Moderate Selling In Cotton

Farm Bill Approved

Scattered Trade Buying

LIGHT OFFERINGS IN LIVERPOOL

BOMBAY, Feb. 22.

On Friday the New York cotton futures market was nervous and irregular.

Prices declined on Southern hedge selling but later advanced on trade buying.

The technical position of the New York cotton market is believed to be firm as far as speculative accounts are concerned but selling though moderate was general.

BOMBAY, Feb. 22

On Friday the New York cotton futures market was nerxous and irregular prices declined on Southern hedge selling but later advanced on trade buying. Speculative interest being small the technical position of the market is believed to be firm but in view of easier Southern spot markets there was moderate general selling. There was some hedge selling against purchases of Pool Cotton.

NEW YORK MARKET.

The market opened at a rise of one point with July 10.55 which was the highest level for the day. Later prices declined 4 points from the opening level and July was quoted 10.51 which was the lowest level of the day. The market closed at a decline of 3 to 7 points. Spot cotton prices declined 5 points at 11.45c.

The New Orleans cotton futures market was quiet and closed at a decline of 3 to 5 points. Spot cotton prices were reduced 3 points at 11.28c. per lb.

LIVERPOOL MARKET

The Liverpool cotton futures market opened at a rise of one point with July 5.70. There was trade and Bombay buying which met scattered Continental selling of distant positions. Offerings were light and the market closed at a rise of 2 points to unchanged with Middling American Spot cotton one point lower at 6.17d.

East Indian cotton futures market was quiet and closed unchanged. Sakels advanced 9 to 2 points and Uppers were one point up to one point down. The Alexandria Market was quiet and closed 7 points down to one point higher.

OPTIMISTIC SENTIMENT

Messrs. M. and B. Stern state:

Sentiment in cotton appears more optimistic following an improved demand especially for staple varieties in which the basis is hardening. The technical position of the market is healthier in consequence of the option dealers holding a substantial short interest and outside speculators having liquidated most of their holdings.

It is felt that the passage of the soil conservation Act by the House of Representatives after the close of the market will give more confidence to consumers. The full details of this Act are still unknown and it is difficult to comment upon its efficacy. It appeared before that powers would be delegated to individual States but from the amendment on the lines of the defunct A. A. A., it seems that the enforcement of this Act can only be carried out by the Secretary of Agriculture, as it would prove very difficult for the individual States to maintain an establishment for the control of a basic production based on the consumers' purchasing power. Broadly speaking, we believe most of the known bearish factors are reflected in present prices and whilst any advance now would undoubtedly meet with pool liquidation and the release of Government holdings this is constructive in the long run and it must be remembered that at the present rate of consumption the trade will require at least 2 million bales out of the Government stock this season.

We consider purchases around 10 cents for new crops a reasonable proposition.

We give below Reuter's cable regarding the new Act:—

"The House of Representatives have approved of the amendment to the Soil Conservation Bill directing the establishment and maintenance of pre-war parity between farm prices and consumer's purchasing power, without discouraging production to a point below 1920-1929 average domestic consumption. It has also, adopted the amendment authorising the President to fix import quotas on farm products competing harmfully with domestic products. Another amendment authorises the Secretary of Agriculture to inaugurate State production control plans prior to December 31st 1937 when the temporary soil conservation programme expires. Final vote on the Bill's passage will possibly be tonight. Later: The House of Representatives have passed the farm bill."

HOLIDAY.

All American markets will be closed to-day being "Washington's Birthday."

PRIVATE CABLES—

New York July highest (10 a.m.)	10.55+01
New York July lowest (3-32 p.m.)	10.51—03
Liverpool July highest	5.71+02
Liverpool July lowest	5.70+01

Messrs. Chunilal Mehta and Co. have received to-day the following cable information from their foreign friends:

Liverpool: The feeling here is not "bullish" owing to Southern markets being easier. Spinners seem inclined to hold off at present.

Liverpool: Idle market. Price situation dominated almost entirely by Washington incentive. Market lacking fresh enterprise.

Liverpool: Do not see how market can advance far. Would sell on any upturn.

New York: Liquidation of March and sales of May. July and October against purchase of pool cotton. Trade absorbed contracts.

New York: Pool selling out slowly.

New York: Hedge selling against purchases of pool cotton continuing. Dry goods trade has much improved.

LIVERPOOL COTTON.

Liverpool, Feb. 22.

	To-day's Closing.
February	5.88
March	5.85
April	5.81
May	5.77
June	5.72
July	5.68
August	5.61
September	5.55
October	5.47
November	5.43
December	5.43
January	5.43
February	5.42
Middling Spot	6.13
	10-12 a.m. Quotations.
July	5.67
October	5.45

EGYPTION COTTON.

Liverpool, Feb. 22.

F. G. F. Sakellaridis:	
March	8.60
May	8.44
July	8.24
October	8.09
November	7.95
January	7.84
F.G.F. Spot	9.06

INDIAN COTTON.

Liverpool, Feb. 22.

BROACH:	
Fully Good, (Good Staple)	5.18
Fine, (Good Staple)	5.33
Superfine, (Good Staple)	5.48
OOMRA:	
Fine, (No. 1 Staple)	5.32
Superfine, (No. 1 Staple)	5.47
Choice, (No. 1 Staple)	5.62
BENGAL:	
Good	3.91
Fully Good	4.01
Fine	4.13
SCINDE:	
Fully Good	4.27
Fine	4.39
Superfine	4.51

LONDON DISCOUNT RATES.

London, Feb. 22.

Bank Bills 3 months market rate, 9|16 per cent. to 9|16 per cent.

Bank Bills 6 months market rate, 5|8 per cent. to 5|8 per cent.

Fine Trade Bills 3 months market rate, 2 per cent. to 2-1|2 per cent.

Fine Trade Bills 6 months market rate, 2-1|2 per cent. to 3 per cent.

Interest Day to Day Loan, 3|8 per cent. to 1|2 per cent.

Interest 7 Days Market Loan, 1|2 per cent.

LONDON EXCHANGES.

London, Feb. 22.

T.T. London on:—

New York (Closing rate)	4.98-15|16
Paris	74.71
Berlin	12.28-1|2
Madrid	36.07
Amsterdam	7.26-3|4
Brussels	29.29-1|2
Milan	62.12
Berne	15.10-3|4
Prague	119.00

NEW YORK COFFEE.

New York, Feb. 22.

Fair Rio Coffee (No. 7 quality), closed.

WALL-STREET MARKET

New York, Feb 21

Messrs. Batlivala and Karani have issued the following report showing quotations of the New York Stock Exchange:

	Dollars.
Amer Pow and Lt 5 per cent P A	37
Elec Bond Common	17
United Corporation	7
Int Tel and Tel	18
American Tel and Tel	177
Western Union Telgm	90 3/4
New York Central	39 1/2
Baltimore and Ohio R R	24
Erie R R	27
Union Pacific R R	134
United States Steel	63 1/2
International Cement	46
Anaconda Copper	35
General Motor	60 3/4
Packard Motor	12
Kelvinators	18
Socony X D	15 3/4
Chase Bank	37 1/2
National City Bank	34 1/2
Northern Pacific Railway	36 1/2
Pennsylvania R R	36 1/2
Great North Prfd	44
Int Nickel of Canada	52 1/2
Westinghouse Airbrake	46

Steady market. U. S. Steel Corporation working 47 per cent of capacity. Carloadings 50,000 units up. (Saturday is a holiday). Total business 2 3/4 millions.

INDORE COTTON MARKET

Indore, Feb 22

Cotton yesterday midnight closed at Rs. 195/4. To-day's closing futures 3 points down. Here opened Broach at Rs. 195/4. Steadied on scattered buying to Rs. 195/10 and declined on speculators' selling to Rs. 193/10. Jota Rs. 5. Fatak Rs. 0/12 difference.

HIGH & LOW COTTON PRICES

Bombay, Feb 20

Broach A/M opening 196 1/2; highest 196 1/2; lowest 195 1/4; closing 195 1/2

Broach J/A opening 197; highest 197; lowest 196; closing 196 1/4

Oomra March opening 179; highest 179; lowest 178 1/2; closing 178 1/2

Oomra May opening 177 3/4; highest 177 3/4; lowest 177 1/2; closing 177 1/2

Bengal March opening 142 1/2; highest 142 1/2; lowest 142 1/4; closing 142 1/2

Bengal May opening 140; highest 140; lowest 139 1/2; closing 139 1/2

Tejimandi for Broach A/May (31-3-36) Rs. 8 3/4

Tejimandi for Broach J/August (30-6-36) Rs. 18 1/2

Tejimandi for Broach Settlement (21-3-36) Rs. 7

JAVA SUGAR.

London, Feb. 22.

Java Sugar, Fine White Dutch Standard, No. 25:—

C. & F. Calcutta, per cwt., Feb.-Mar. nominal 6|10-1|2.

C. & F. Bombay, per cwt., Feb.-Mar. nominal 6|7-1|2.

C. & F. Karachi, per cwt., Feb.-Mar. nominal 6|7-1|2.

SEEDS.

London, Feb. 22.

Linseed, La Plata, Hull, c.i.f. ton, Feb. sellers £10-17-6.

Linseed, Calcutta, London, c.i.f. ton, Feb.-Mar. sellers £12-15-0.

Linseed, Bombay, London, c.i.f. ton, Feb.-Mar. sellers £13-1-3.

Rapeseed, Toria, (Hull-Cont.) c.i.f. ton, Feb.-Mar. sellers £12-2-6.

Castorseed, Bombay, c.i.f. ton, Feb.-Mar. sellers £12-7-6.

LINSEED OIL.

London, Feb. 22.

Linseed Oil, naked, London, per cwt., March sellers 26|3.

Linseed Oil, naked, London, per cwt., May-Aug. sellers 26|7-1|2.

LONDON PRODUCE.

London, Feb. 22.

Wheat, Rozario Sante Fe, Nominal.

Wheat, Barletta Russo, Nominal.

Wheat, South Australian, Feb.-sellers 30|3.

SHRI MAHAJAN ASSOCIATION LD

The following rates prevailed in the market on 22nd day of February 1936

Broach Fully Good Quality	Vaidas.
(B.T.)	April May 1935-36
10-30	Rs. 195/12
12-30	Rs. 194
2-30	Rs. 194/4
4-30	Rs. 193/8
	April-May.
Highest	Rs. 195/12
Lowest	Rs. 193/4
Settlement rate	Rs. 194

AMERICAN COTTON FIGURES

F P Bales	1935-36	1934-35
Receipts to date 21-2-36	6200000	3886000
Receipts yesterday 21-2-36	19000	22000
Exports to date 21-2-36	4449000	3287000
Stock at Ports 21-2-36	2465000	2630000
Stock at Interior Towns 21-2-36	2124000	674000
Stock at Liverpool 21-2-36	716000	895000
Visible supply 21-2-36	7879000	8036000
Quantity in sight 21-2-36	1063000	680000
Quantity out of sight 21-2-36	7480000	6084000

BOMBAY COTTON

Bombay, Feb 22

Following a small decline of 3 points in New York cotton futures, the local market opened to-day at Rs. 195/4 for Broach A/M delivery and declined to Rs. 193/8 on long liquidation influenced by reports of passage of the new Farm Bill. In the absence of any details it is difficult to form any opinion but the bazar believes that the American crop will be 13 million bales. Later on there was some short covering and prices rallied to Rs. 193/12.

Liverpool market opened at a decline of 3 points and the local market ruled quiet with Broach A/M. quoted at Rs. 193/12. The market closed at 5-30 p.m. as under:—

	Rs. a. p.
Broach A/M.	193 4 0
Broach J/A.	193 12 0
Oomra March	176 8 0
Oomra May	175 12 0
Bengal March	141 4 0
Bengal May	138 12 0

INDIAN COTTON FIGURES

Bombay, Feb 22

RECEIPTS INTO BOMBAY

In full-pressed bales	20-2-36.	This year Since 1st Sept.
Khandesh	2,140	164,510
Central India	2,623	152,762
Barsi and Nagar	186	93,987
Hyderabad Gaorani	30	19,828
Berar	3,636	172,418
Central Provinces	1,143	55,310
Total Oomras	9,758	658,815
Dholera	911	41,219
N W Provinces	327	53,644
Rajputana	450	40,120
Sind-Punjab	4,551	297,981
Broach	752	14,793
Coompta and Dharwar	...	10,795
Westerns Northerns	...	16,087
Cocoanada	...	39
Tinnevelly and Cambodia	...	8,028
Persian	...	8
American	...	20,072
Egyptian and African	509	104,950
Comilla, Burma and other sorts	...	460
Total	17,258	1,267,011

EXPORTS FROM BOMBAY

1st Sep to 13th Feb

In full-pressed bales	20-2-36.	This year.
Europe	3,042	200,602
Japan and China	7,296	515,959
Coast Ports	...	13,188
Up-country by Rail	...	97,244
Afloat in harbour for Europe, China and Japan	...	13,797
Total	10,338	840,785

OFFICIAL COTTON ROOM RATES

Bombay, Feb 22

	Extra Sprfine	Sup	Fine	FG	Good
M G—					
Bengal U P	... 155	151	148		145
Punjab	... 155	151	148		145
Oomra No. 3	189	186	183		180 ...
C P No. 1	204	201	198		195 ...
C P No. 2	196	193	190		187 ...
Broach No. 2	... 203	200	196		192

COTTON OPTION PREMIUMS

Yearly Tejimandi on Broach July/August 1936	Rs. 18 3/4
Yearly Teji on Rs. 220 July/August 1936	Rs. 4
Yearly Tejimandi on Broach April/May	Rs. 9
Yearly Teji on Rs. 205 April/May	Rs. 1 1/2
Yearly Mandi on Rs. 185 April/May	Rs. 1 3/4
Monthly Tejimandi April/May	Rs. 7
Monthly Rs. 5 difference Teji April/May	Rs. 2/2 1/4
Monthly Rs. 5 difference Mandi April/May	Rs. 2/2 1/4
Monthly Rs. 10 difference Teji April/May	Rs. 1 1/4
Monthly Rs. 10 difference Mandi April/May	Rs. 1 1/4

READY COTTON QUOTATIONS

Bombay, Feb 22

	Old.	New
Bengal Superfine	...	156
Bengal Fine	...	153
C P 1 Fine	...	196/198
C P 2 Fine	...	190/192
Arvi Fine	...	191/193
Ellichpur Fine	...	187/189
Berar Fine	...	185/187
Khamgaon Fine	...	186/188
Mulkapur Fine	...	182/183
Khandesh Fine	...	180/182
Jalna/Sailu Fine	...	182/184
Burwah/Sanavad Fine	...	184/186
Mathia Fine	...	173/176
Broach Fine	...	201/203
Punjab/American	...	205/215
Sindh-American	...	205/215
Cambodia	240/245	...
Cambodia 2nd crop	210/215	...
Compta Good	215/220	...
Westerns	205/215	...
Kampala	300/305	...
Jinja	285/290	...
New Manza	...	280/285
Jagadia Ankleshwar	...	239/241
Surat-Navsari	...	248/250

PRODUCE RECEIPTS

Bombay, Feb 22

	Cwts.
Wheat	975
Linseed	9,938
Rape, Rai and Mustardseeds	355
Gingellyseed	914
Poppyseed	Nil
Groundnuts	7,809
Castorseed	933
Rice	26,916
Myrabollams	2,764
Cottonseed	600
Mowraseed	Nil
Gram	841
Joowar	115
Maize	113
Barley	248
Bajree	230
	Tons.
Coal	159

OSAKA SAMPIN

Osaka, Feb 22

	Opening.
February	189.20—30
May	190.00—10
August	189.70—80

GOLD & SILVER

Bombay, Feb 22

The local silver market was quiet but steady with scattered selling but owing to small arrivals ready is quoted at a premium of annas six. The market opened to-day at Rs. 49/14 and declined to Rs. 49/10 but later prices steadied at Rs. 49/12. The gold market was fairly steady with a slightly better enquiry.

	Rs. a. p.
Ready silver	50 2 0
Fagan delivery	49 12 0
Chaitra delivery	49 11 0
Ready gold	34 13 3
Fagan delivery	34 13 0
Chaitra	34 12 0

LONDON SILVER.

London, Feb. 22.

Market is steady.

Spot	19-7|8
Forward	19-3|4

LONDON GOLD.

London, Feb. 22.

Gold Bars Fine per oz. £7-1-0-1|2.

GOLD EXPORT

Bombay, Feb 22

Gold and Sovereigns valued at Rs. 35,12,242 were exported from Bombay to Europe and America to-day. The total value of gold exported since Great Britain went off the gold standard now amounts to Rs. 2,62,64,71,646.

MONEY MARKET

Exchange Quotations

Bombay, Feb 22

B C Rate T T D D	1/6 1/32
LONDON.—	
Banks selling T T D D Feb.-Dec.	1/6 3/32
Banks buying T T	1/6 5/32
Banks buying D D	1/6 3/16
Banks buying 3 mos	1/6 7/32
NEW YORK—	
B C Rate T T	268 5/8
Banks selling T T	266 5/8
Banks buying T T	263 7/8
PARIS—	
Banks buying T T	561
Banks selling T T	572
JAPAN—	
Banks selling T T	77 3/8
Banks buying T T	77 1/8
AMSTERDAM—	
Banks selling D D	54 5/8
JAVA—	
Banks selling D D	54 3/8
HONGKONG—	
Banks selling D D	88 1/2
SHANGHAI—	
Banks selling D D	81
SINGAPORE—	
Banks selling D D	156 1/4
BERLIN—	
Banks selling D D	90 3/4
CROSS RATE—	
New York/London 21st instant	4.98 7/8
Japan/London 22nd instant	1/2 1/64
Java/London 22nd instant	7.23
Hongkong/London 22nd instant	1/3 7/8
Shanghai/London 22nd instant	1/2 1/2
London/Paris 21st instant	74.72
London/Belgium 21st instant	29.29 1/2
London/Switzerland 21st instant	15.10 3/4
London/Berlin 21st instant	12 29
London/Stockholm 21st instant	19.39 1/2
London/New York 21st instant	4.98 15/16
London/Amsterdam 21st instant	7.27

Tone of Sterling Exchange:—Quiet

Gold 21st instant	£7-1-1
Silver London Ready 21st instant	19 7/8
Silver London Forward 21st instant	19 3/4
Silver New York Ready 21st instant	45
London Discounts 3 Mos 21st instant	9/16 p.c.
London Discounts 6 Mos 21st instant	5/8 p.c.
Reserve Bank Rate	3 p.c.
Bank of England Rate	2 p.c.
Money:—Call	1/2 p.c.
3 Mos	1 p.c.
6 Mos.	1 1/2 p.c.

Tone:—Easy.

STERLING SHARE QUOTATIONS

Bombay, Feb 22

Messrs. Forbes and Lund have received the following quotations by special cablegram from London to-day:—

Name of Company	Latest prices £
Assam Bengal Railway Ordy Stock	86 0 0
Bengal Iron 7 1/2 per cent Preference	0 12 3
Bengal-Nagpur Railway Ord Stock	103 0 0
Burma Corporation Ltd	0 10 6
Cables and Wireless 7 1/2 per cent Ord A Stock	29 0 0
Calcutta Electric Sup Copn Ord	3 3 3
Calcutta Tramways ordy	1 15 0
Cawnpore Electric Sup Ord	2 6 0
Delhi Electric Sup Ord	3 3 9
Foreign Rly Inv Trust 5 per cent Prf Stk	34 0 0
Genl and Coml Invest Trust Defd Stk	95 0 0
East India Distilleries and S F Ord	1 3 6
Eastern Bank Ltd	7 10 0
Hongkong and Shanghai Bankg Corpn	103 0 0
Imperial Airways Ltd Ord	3 1 6
Indian Copper Corporation ord	0 3 3
Indian Iron and Steel 7 1/2 per cent Debs	106 0 0
Rangoon Electric Tram and S Ord	2 1 0
Roan Antelope Copper Mines Ordinary	1 17 0
Shahdara Saharanpur L Rly 4 1/2 per cent Deb	94 0 0

LONDON RUBBER.

London, Feb. 22.

Smoked Sheet Standard ribbed per lb., sellers 7-7|16.

Scattered Selling In Steel Shares

Market Dull And Featureless

ABSENCE OF ENTERPRISE

BOMBAY: February 22.

The local Share Bazar opened steady to-day, but in the absence of any important buying, prices declined on scattered selling in Tata Steel shares. The Market was dull and featureless with utter absence of enthusiasm.

Business for the next Settlement is to commence from Monday and naturally, there will be no desire to operate, particularly when prices are fluctuating within a narrow range.

In the Miscellaneous Section business was slow and prices moved within the least range of Rs. 1-4 and Rs. 2-8. Professional operators are inclined to await the Budget of the Government of India.

TEXTILE MILLS.

Bombay, February 22.

100	Ahm. Advance	281 4
500	Bombay Cotton	40 0
250	Bombay Dyeing	674 6
250	Bradbury	100 0
100	Century	161 4
100	Central India	230 10
100	Colaba	114 6

ACTIVE SHARES AT A GLANCE

Bombay, Feb 22

Century 163 165 161

Bombay Dyeing 677 678 673 674/6

Kohinoor 192

Central India 228 230/10

New Great 101

Simplex 62

Swadeshi 146 147/8

Bundi 34 34/2

I Cement 441 437 438 437/8

Punjab 24 23/12

Shahabad 446 443 442/8

Andhra 1617 1615

Tata Hydro 166 165/10

Tata Power 1541 1540 1542 1537

Tram Ord 151

T Steel Defd 541 538 540 534 536 533 535

T Steel Ord 145/8 144/12 144/4

Tata Steel 2nd Pref 166/8

Bellapur 165 166 165/10 165

B Steam 270/10

B Burma 390 388 389/6

100	Coorla	80 0
250	David	60 0
250	Dawn	340 0
1	E.D. Sassoon	0 2 6
100	Finlay	1 1 4
100	Gokak	152 8
1000	Hindustan	1,575 0
100	Indore	45 8
100	Khatau	74 6
100	Kohinoor	192 8
250	Laxmi	585 0
100	Madhavji	4 12
250	Madras United	40 0
1000	Morarji	785 0
250	Model	41 0
50	Mysore	91 4
200	New Great	101 4
100	Oosmanshahi	55 0
100	Phoenix	266 4
25	Sassoon Silk	35 0
1000	Sholapur	2400 0
50	Simplex	62 8
100	Swadeshi	147 8
100	Swan	86 9
25	Tata	8 0
500	Vishnu	1200 0
1000	Western	652 8
	BANKS.	
50-100	Baroda	105 0
25-50	Central	34 14
500	Imperial	1550 0
125-500	Im. Contry.	381 4
50-100	India	130 12
100	Reserve Bank	131 4
5	Union	5 4 6
	CEMENTS.	
100	Bundi	34 2
70	Gwalior	114 6
160	India	437 8
40	Katni Def.	1990 0
100	Katni Ord.	351 4
75	Okha	253 2
10	Punjab	23 12
100	Shahabad	442 8
70	United	117 0
	INSURANCE.	
15-100	Jupiter	11 10
15-75	New India	42 12
200	Oriental	4950 0
10-100	Vulcan	7 1
	ELECTRIC.	
100	Ahmedabad Old	161 10
1000	Andhra Valley	1615 0
10	Ajmer	13 6
50	Bombay Tram	150 15
100	Bombay Suburban	172 8
10	Broach	11 10
100	Karachi	245 0
100	Poona	218 12
100	Surat	175 0
100	Tata Hydro	165 10
1000	Tata Power	1537 8
	RAILWAYS.	
500	Ahm. Prantij	885 0
100	Amr. Patty	120 0
100	C. Province	97 8
100	Dhond Baramati	98 0
100	Gujarat	77 0
100	Mandra Bhon	98 8
100	Pachora Jamner	95 0
100	Sara Sirajgunje	94 8
500	Tapty Valley	785 0
	MININGS.	
10	Shivrajpur	19 10
30	Tata Steel Ord.	535 0
75	Tata Steel Ord.	144 4
	MISCELLANEOUS	
100	Alcock	191 4
50	Belapur Sugar	165 0
250	Bombay Steam	270 10
125	Bombay-Burma	389 0

GOVERNMENT SECURITIES

Bombay, Feb 22

3 1/2 per cent G P N Cash 97/14

3 1/2 per cent G P N Settlement 97/14

3 per cent 1941 104/9

3 per cent 1951/54 103/6

3 1/2 per cent 1947/50 107/1

4 per cent 1943 110/6

4 per cent 1960/70 112/4

4 1/2 per cent 1955/60 119

4 1/2 per cent 1955/60 119/5

5 per cent 1939/44 109/10

5 per cent 1940/43 112

5 1/2 per cent 1938/40 108/11

TAX-FREE

3 per cent 1945/55 Loan 119/11

4 per cent 1953/63 Mysore 110/2

5 per cent 1955 Mysore 122/8

5 1/2 per cent 1938 Mysore 108/10

CORPORATION LOANS (TAXABLE)

4 per cent B P T 1974 107/6

4 per cent M Deb 1974 106/4

5 per cent M Deb 1959 116/8

6 per cent M Deb 1954 129/4

6 per cent K P T 1956 129/4

6 1/2 per cent B P T 1937 105

Note:—3 1/2 per cent Government paper opened at Rs. 97/1 and moved within a narrow range of half an anna.

INDIAN STERLING LOANS

London, Feb 21

5 per cent Indian Sterling Loan	85 3/4
3 1/2 per cent Indian Sterling Loan	99
3 1/2 per cent Indian Sterling Loan 1954/59	107 1/4
4 per cent Indian Sterling Loan 1948/53	110 1/2
4 1/2 per cent Indian Sterling Loan 1950/55	117
4 1/2 per cent Indian Sterling Loan 1958/68	118
5 per cent Indian Sterling Loan 1942/47	115
5 1/2 per cent Indian Sterling Loan 1936/38	101 3/4
3 per cent Indian Sterling Loan 1949/52	100 3/8
2 1/2 per cent British Consols	85 1/2
3 1/2 per cent Conversion	108 5/8
3 1/2 per cent War Loan	107 3/8

COTTON ARRIVALS

	Bales.
Receipts into Bombay on 19th February	22,503
Receipts into Bombay to date since 1-9-1935	1,249,758
Receipts into Bombay same time last season	1,084,589
Increase	165,164

MONTREAL SILVER

Montreal, Feb 21

March	44.95—10
May	45.03—03
July	45.05—05

COTTON STRADDLES

APPROXIMATE DIFFERENCES

New York Liverpool: March 91 May 120 July 133 at Cross Rate 4.98 3/4

Bombay Liverpool: Broach A/M 195; Liverpool May 5.78 Rs. 56 3/4 at Exchange 1/6

Bombay Liverpool: Broach July/Aug 195/12 Liverpool July 5.69 Rs. 51 3/4 at Exchange 1/6

Bombay New York: Broach A/M 195 New York May 10.82 Rs. 46 1/4 at Cross rate 4.98 3/4

Bombay New York: Broach July/Aug 195/12 New York July 10.51 Rs. 38 1/4 at Cross Rate 4.98 3/4

50 Bom. Burma Cont.	126 14
8sh. Br. B Petrol	4-7-3
50 Bombay Telephone	109 4
100 Indian Bleaching	92 8
100 Indian Radio Def.	515 0
100 Ind. Radio Ord.	482 8
1000 Port Canning	577 8
15 Scindia	14 12
30 Premier Construction	75 4
25 Tata Oil	15 8
PREFERENCE	
7 p.c. Andhra Valley	1435 0
6 p.c. Bombay Steam	296 4
7 p.c. Bombay Trams	85 12 XD.
5 p.c. Central India	527 8
7 p.c. Katni 1st	143 2
7 p.c. Katni 2nd	145 0
7½ p.c. Punjab Cement	14 9
7 p.c. Tata Hydro	150 0
7-1/2 p.c. Tata Power	1525 0
6 p.c. Tata Steel 1st	193 12
7-1/2 p.c. Tata Steel 2nd	166 8
5 1/2 p.c. Tata Mill	13 0
7 p.c. Vishnu	647 8

Digitized with financial assistance from the Government of Maharashtra on 17 April, 2017

JUPITER
AND
INSURANCE
go hand in hand.
J1

REGD. NO. B. 1065

The Bombay Chronicle

FOUNDED BY SIR PHEROZESHAH M. MEHTA IN 1913.

BOMBAY: MONDAY, FEBRUARY 24, 1936

JUPITER
GENERAL
is doing all classes of
INSURANCE Business.
J2

A True Conception Of Mayoral Duties

He Should Be First Responsible Citizen Of City

Change Corporation From Talk Shop To Work Shop

NARIMAN PLEADS FOR PERSONAL CONTACT AND HUMAN TOUCH

A Central Body Of Rate-Payers Urged

A Dream Of Our Mayor: Will It Come True?

"I had aspired to this Chair not because this Chair had a peculiar glamour, exaltation, dignity and grace about it, but it was my intention, if I possibly could with my humble effort and capacity, to alter the conception of the Mayoral functions and duties and transform it from what it has hitherto been—more or less a ceremonial and social functionary, in description "the First Citizen of the City", but in reality a mere master of ceremonies,—to one who should be regarded not only as the First Citizen, but in the real sense the first servant of the city."

Thus declared Mr. K. F. Nariman, Mayor, inaugurating a series of lectures at the Local Self-Government Institute, Bombay, on Saturday. Mr. Husseinali M. Rahimtoola presided.

Mr. Nariman said:

"Perhaps it may be of interest briefly to give a brief history of this exalted position, when years ago, the Municipal Corporation for the City of Bombay, consisted of a few nominated gentlemen from the Government, mostly aristocratic and officials, and the head of this body was an adjunct, more or less acting as the head of a Government Department, discharging multifarious duties from the Superintendent of Police to a Magistrate, as well as conservancy, cleansing. At a later stage when it became a mixed body of J.Ps., partly elected and partly nominated, the function of the President gradually changed from the executive to that of the head of a deliberative body, its main duties being the deciding of points of order and give legal construction to Rules and Acts. Still later, when the Corporation was enlarged and made more democratic, the aristocratic nature of the Chair was hardly altered; and until recently and even to-day, when the denomination was changed from President to that of Mayor, it was supposed that this alteration only meant additional ornamentation, grace and dignity to the office with any additional duties or responsibilities.

DISILLUSIONED.

Although when this designation was changed from President to Mayor, it was broadly hinted by several members and critics that with the change in the denomination, there should be a real change in the functions, not only in name, but in reality, and that the Mayor should be the first citizen of the City, having both the honour as well as the responsibility of that exalted place. Still for the first two or three years, somehow or other, the functions practically remained the same, so that the principal qualification for the Mayoral election was whether the candidate was aristocratic enough, whether he was a polished, cultured society gentleman, whether he was rich enough, whether he could observe up-to-date manners and customs, more or less of the Western society; because more important than his civic duties or even his duties in the Corporation, it was considered that the Mayor should ever be ready to attend all the functions—demi-official, social, in the City, be prepared to spend and entertain distinguished visitors coming to the City and also participate in all ceremonial functions, mournful or gay, that happen during his period of Mayoralty, presentation of Addresses, attendance at dinners and parties, and presiding over such other aristocratic functions.

"AN ENTIRE MISCONCEPTION."

This was and is still considered necessary adjunct and qualification for Mayoral functions. Whilst I do not desire to be so cynical as to vote down these ceremonial, (gay or aristocratic) social civic functions, whilst admitting the old functions and customs that have taken a root in modern society introduced from the West, and, further, whilst considering that Mayor should as the first citizen now and again, and be prepared to go through these functions still I venture to state that it was, and is, an entire misconception and a wrong notion of the Mayoral duties and functions to give precedence and preference to such extra official and more or less social and demi-official civic functions over other more important, more urgent and more useful, more essential, real civic duties, not only within the walls of the Corporation but within the Municipal limits of the City. It was my intention to reverse the order and give first importance to these primarily real, though troublesome, harsh and difficult civic duties, and assign quite a secondary unimportant place to the other extra-superficial ceremonial and such other functions. I have endeavoured to keep up to this ideal, and hence have, as far as possible, avoided all such social and ceremonial functions in order to save so much time, energy and attention to the other part of the Mayoral duties.

CHANGE TALK SHOP INTO WORK SHOP.

"Coming to the main topic of to-day's lecture "Mayor as Chief Inspector," I will remind the audience of another little promise which I had made when I assumed this office, namely, to convert what I, not critically or disparagingly described the Corporation as a 'talk-shop' into that of a regular, useful 'work-shop'. When I said that, I did not mean to criticise or condemn the then existing Corporation or the executive, or even the constitution, or its various committees. I myself was and am still proud to be a member of the same institution, and, therefore, I would be the last person to speak in such disparaging or condemnatory terms of that body. But what I really meant was to criticise the long-existing system, which really deserves to be severely criticised and altered as early as possible, because howsoever enthusiastic, well-meaning, energetic and patriotic individual members may be, still, after all, their capacity for useful work and their opportunities for civic service are strictly limited and restricted, because they are the victims of this pernicious, deep-rooted system which has set in the Corporation for years past. First and foremost, I wish to impress upon the members as well as the executive and the ratepayers that this mistaken notion to feel that the main and only duties and functions of the Municipal Corporation including its head merely consist in sitting round a table, in that beautiful, ornamental, decorated hall, and, day to day, pass resolutions after a lengthy, verbose, highly intellectual and cultured discussion and pass several hours debating, discussing and criticising various civic problems at smaller committee meetings, and preparing mile long reports, although that literary and academical side of the administration, desk work, is in a way essential.

PERSONAL CONTACT "SINE QUA NON."

Still from my personal experience, I can assure you that unless this desk work is supplemented by what I consider to be a more important function, namely, personal contact, personal touch and the introduction of human ele-

(Continued on Page 9.)

NEW COINS & NEW MONARCH

Whether Effigy Will Have Crown Or Not Will Be Decided Shortly

CALCUTTA, February 20.

The question of issuing new coins of King Edward VIII, it is understood, is engaging the attention of the authorities in India, although it appears that no definite decision has been reached as to the date when they will be minted.

The Edward VII coins, it is pointed out, were issued in India about 18 months after the death of Queen Victoria, while the George V coins took about a year to be issued following the death of King Edward VII.

The normal procedure that is followed in India in this respect is that, after the design of the new King's head and the general "decor" have been approved and new coins issued in England a master dyer is sent out to India. The necessary inscriptions are put in here.

If no change in the normal procedure is sought to be introduced, the head of King Edward VIII in the new coins, following the British custom of reversing a monarch's effigy on coinage with every reign, will face towards the right.

The modern Indian coins with the effigies of British royalties are being issued since the year 1835. The first coins were those of King William, his uncrowned effigy facing towards the right. The order is being reversed since then. The first crowned effigy on the Indian coins was that of Queen Victoria issued in 1862. Before that the Queen's effigy like that of King William was uncrowned. The most important alteration in the Indian coinage was made in 1877 when for the first time the wording King or Queen was changed into Emperor or Empress of India. There was a change again in the Edward VII coins. His effigy like that of King William was without crown. During the time of King George the question of crowned or uncrowned effigy in the Indian coins was raised and it was decided to revert to a crowned effigy—a practice which is being followed even now.

It is not yet known whether the new coins will bear a crowned or uncrowned effigy of King Edward VIII.—A.P.

Separate Electorates For Local Bodies

LAHORE, February 20.

Notice of motion of a resolution seeking the introduction of the system of separate electorates on population basis in such of the local bodies where at present the system of joint electorates prevails has been given by Chaudhri Abdul Rehman.—A.P.

A Lucknow message says a general exhibition committee representing various interests and drawn from all parts of the province is being shortly constituted in connection with the Government proposal to hold a Provincial Industrial and Agricultural Exhibition on a large scale at Lucknow in November-December, 1936. The exhibition will be held on the lines of that held at Allahabad in 1910-11 and will last for about six to eight weeks.

ARBITRATION OVER COCHIN

Madras Government Claims Proprietary Rights

COCHIN, Feb. 19.

The Arbitration Court continued its sitting yesterday and to-day. Mr. T. R. Venkatarama Sastri presented the case for Cochin and the case of the Madras Government was presented yesterday and to-day by the Advocate-General, Sir Alladi Krishnaswami Ayyar. The contentions raised by the Madras Government are briefly these:—

The Madras Government states that the history of Cochin, since the advent of the Portuguese at the end of the 15th century down to the days of the British conquest, points to the conclusion that the title of the British to British Cochin, Vypeen and the islands at the mouth of the river rests entirely on conquest and not on any grant from the Cochin Darbar. It therefore follows that the principles to be observed in the construction of a grant by Cochin do not arise for consideration at all. The Madras Government further states that neither the title of the Dutch, from whom these possessions of the British were won nor even of the Portuguese rested on any grant. In this view, the simple question is what exactly are the rights of a sovereign power owning Cochin, Vypeen and the two islands of Ramanthuruthi and Cherin Ramanthuruthi over the surrounding backwaters including the soil thereof.

WON BY CONQUEST.

The Madras Government contends that having regard to the position of the Portuguese and of the Dutch as naval powers commanding the entire backwater and the Malabar Coast from Cranganore to Quilon and even Cape Comorin, the fortifications raised in Cochin, the relative position occupied by Cochin with reference to these powers the ownership in sovereign right of all the islands at the mouth of the backwaters and the backwaters being within the range of cannon shot, the sovereignty and proprietorship of the Dutch and of the Portuguese must be taken to have extended to the entire backwaters. By virtue of their conquest over the Dutch, the sovereignty and proprietorship of the British also for same and similar reasons and as the suzerain power must be similarly taken to extend to a like area.

Even if the title of the British, and of the Dutch and of the Portuguese before them, is to be treated as resting on any title by grant, which the British Government dimes in the absence of any instrument of grant delimiting the right of the British Crown in the mainland of Cochin it must be taken that, consistently with the accepted principles of law applicable to ownership, sovereignty and proprietorship over straits, land-locked and inland waters, the British title to Cochin, Vypeen and the other islands necessarily carries with it the title, and extends to the median line in the backwaters.

The Madras Government contends that by prescription and long usage and the undoubted exercise of sovereign and proprietory rights, the Portuguese, the Dutch and after them the British are entitled to the backwaters.

PROPRIETORY RIGHTS.

In any view of the case, whatever might be the origin of the British title, the Madras Government states that the British Government as proprietors in sovereign right of British Cochin. Vypeen and the Islands in the river are entitled to the waters adjoining their territorial possessions and the soil underneath and medium filum acqua.

The Madras Government contends that in any event with due regard to the control exercised by the British in the matter of customs, the exercise of plenary jurisdiction, authority and control within Port limits and the rights of ferry, fishing, etc. exercised by them, the British Government are, by prescription, entitled to the sovereignty and proprietorship over the backwaters.

The enquiry is proceeding.—A. P.

Humanity Demands Protection Of Women In Distress

LADY BRABOURNE'S APPEAL FOR SUPPORT OF RESCUE HOMES

A fervent appeal to establish rescue homes for women and children in all the great towns of India, and to set the movement on foot in the city's neighbourhood, was made by Lady Brabourne in declaring open the home of the Hindu Women's Rescue Home Society at Matunga on Saturday evening.

A large cosmopolitan gathering was present on the occasion.

"RED LETTER DAY"

Mr. M. R. Jayakar, president of the Society, in welcoming the guests, said that it was a red letter day in the history and annals of the institution because they were commencing to stay in a building of their own.

The Society, Mr. Jayakar continued, was founded in 1927-1928 with a view to rescuing women and children who found themselves stranded in the streets of Bombay. A great British Statesman had said of London that it was a place "full of life and full of death". That was true of all cosmopolitan cities like London. Women and children stranded in streets in cities like Bombay were prone to various temptations and pitfalls. Hence the necessity of great institutions like the Rescue Home. All the other communities had many institutions to take care of their women and children in an organised manner.

WORK OF HOME.

The Home had worked in obscurity after its inception. The Society was dealing with a problem which the Hindu Society under the stress of civilisation and culture founded centuries ago was ill-suited to modern conditions. The community had to find a solution for some important problems facing it. The problem of divorce was one such.

The Home, which so far was rented, had done increasingly useful work in rescuing Hindu women, and restoring them, wherever possible to their husbands and relations.

CALL OF HUMANITY

Lady Brabourne, in declaring the Home open, observed that practical measures to help the less fortunate class of women in India were both a necessity and a duty.

"Humanity", she continued, "demands that measures be taken to protect women in distress, particularly to help them over the periods of confinement and desertion. I feel that the Society has made an honest attempt to grapple with this problem and has done so on broad-minded and sensible lines. The Society has provided a home where a woman, who is lost or is in distress can get rest and protection until some permanent arrangement can be made for her. The Rescue Home is both a refuge and maternity home, and is of use to the Police in providing a temporary home for women who might otherwise have to remain at a Police Station or in the streets.

REFUGE FOR CHILDREN.

"Necessarily too it is a refuge for small children, and I would strongly support the appeal for a foundling home to be run in connection with the home. This seems to be a necessary solution of the problem of both mother and child.

RE-MARRIAGE OF WIDOWS

The report for 1934 contained, she said, a powerful appeal for a more enlightened attitude on the part of public towards the re-marriage of widows. "When this is advocated by the more advanced amongst your own community, I feel that there is some hope that this broader view will spread to the majority. Without a change in this respect, no real solution is possible."

"I can imagine", she concluded, "no finer cause with which a rich philanthrophist might associate his name than that which you are serving in this Home, and I hope the necessary endowments will be forthcoming."

A vote of thanks to Lady Brabourne was proposed by Mrs. Maneklal Premchand and seconded by Mrs. Kamalabai Dongerkerry.

C.I.D. OFFICER DEFINES SOCIALISTS!

LAHORE, February 20.

"Socialists are those who believe in Soviet Russia's programme of organising labourers and peasants and do not believe in religion"—This was the opinion expressed by a C.I.D. Officer during cross-examination in the case against Mubarak Sagar, a prominent socialist worker of Lahore on a charge of sedition in connection with a speech stated to have been delivered by him at a public meeting relating to Shahidgunj dispute.

The accused, it will be recalled, pleaded that as a socialist, he did not believe in communal differences and had condemned communal boycott.

The case is proceeding.—A.P.

NO SECRET DIPLOMACY IN CONGRESS

LAHORE, February 20.

In the course of a statement to the Press, Dr. Satyapal, the President of the P.C.C. says: "I am amused by all that has been appearing in the papers about an alliance of the Punjab Congress with this new party or the other. I wish to say this that there is not an iota of truth in all these statements and I shall ask my Congress friends to attach no weight to silly rumours and mischievous insinuations. The Congress does not believe in secret diplomacy and whenever the Congress will take any decision it will be public property."

Dr. Satyapal appeals to the people to strengthen the Congress.—A.P.

EDGAR WALLACE'S DETECTIVE STORY DAY BY DAY

"The Black Abbot"

Inspector Wade—

ACTING ON WADE'S ORDERS, DONAVAN FOLLOWS DICK CHELFORD ---
HE LEFT A FEW MINUTES AGO, ALONG THE RIVER PATH, MR- DONAVAN--- YOU'LL HAVE TO HURRY---
AH, I HAD A FEELING I'D BE SHADOWED!---
HE WON'T SEE THIS 'TIL HE ROUNDS THE CURVE--- AND THEN IT WILL BE TOO LATE!—
LYMAN ANDERSON
1-30

Edited by SYED ABDULLAH BRELVI and Printed and Published for The Bombay Chronicle Co. Ltd., by KESARINATH RAMKRISHNA GANDRE, at the "Bombay Chronicle" Press, Red Building, Parsi Bazaar Street, Fort, Bombay.